Resource Guide for Grandparents and Other Relatives Raising Children



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Martin O'Malley, Governor Anthony G. Brown, Lt. Governor Gloria Lawlah, Secretary









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We would like to acknowledge the Baltimore County Department of Social Services for its KINSHIP CARE RESOURCE MANUAL, March 2008. Information on several topics in this *Resource Guide for Grandparents and Other Relatives Raising Children* was adapted from the Baltimore County document, as footnoted on pages 21, 76, and 91. The KINSHIP CARE RESOURCE MANUAL is available at http://dhr.maryland.gov/ssa/pdfs/kinman.pdf.

This manual would not have been possible without the dedication and extended efforts of Susan London Russell, MSW, of MDoA who compiled the *Resource Guide for Grandparents and Other Relatives Raising Children*. Jamel Lewis of MDoA assisted with editing and formatting. Her patience, attention to detail, and enthusiasm contributed greatly to the quality of the final product.

For comments or questions, please call MDoA at 410-767-1100 or 1-800-243-3425, or e-mail us at webmail@mail.ooa.state.md.us .

INTRODUCTION

"Grandfamilies" are families in which grandparents *and other relatives* have assumed the primary responsibility for raising children whose biological parents are not able or not willing to raise them. Many situations may result in the creation of "kinship care" families - another term for these family arrangements. Among the situations are physical or mental illness, abuse, neglect, incarceration, substance abuse, poverty, or death of the biological parent. Grandparents and other relatives often take on the parenting role unexpectedly and, therefore, must quickly learn about, and find services to meet the children's emotional, financial, medical, educational, recreational, and other needs.

Relatives who have taken on the parenting role unexpectedly often do not have a *legal* relationship with the child they are parenting - i.e. court-appointed custody, guardianship, or adoption. Relatives without a legal relationship sometimes referred to as "informal caregivers," face especially difficult barriers getting needed services for the children in their care.

The Resource Guide for Grandparents and Other Relatives Raising Children is a starting point to help informal caregivers, as well as relatives of children in the "formal system" (children who have come to the attention of the child welfare system) learn what services could benefit their families and how to find the services. We hope professionals and others who help grandfamilies "navigate" the complex public service delivery system will also find the guide useful.

Because the physical and emotional health of the caregiver is critical to the well-being of the children, grandfamily caregivers should ask for help when they are feeling stress. Caregivers also need to preserve their own financial resources as much as possible, particularly older and retired caregivers and others who are on fixed incomes. The guide describes resources to help and to enrich the lives of *all* family members, including resources to maximize the grandfamily's financial well-being.

Be aware that most agencies' programs are not set up to recognize grandfamilies. If a staff member at an agency is not responding to your calls or is not treating you respectfully, ask to speak to that staff member's supervisor or to the agency's director.

Your elected officials may be able to help if the systems are not responding to you. You can find the names and phone numbers of the elected officials who represent your district by calling the League of Women Voters of Baltimore City/Baltimore County at 410-377-8046 or your local Board of Elections, see page 100.

This resource guide is intended for use by grandfamilies across the State of Maryland. However, since a significant proportion of Maryland's relative caregivers reside in Baltimore City we have listed some resources specific to Baltimore City. Also, while we may use the terms "grandparents" and "grandchildren" throughout the guide, our intended audience includes aunts, uncles, siblings, cousins, and others who are raising children of their extended family.

MESSAGE TO ADVOCATES FOR GRANDPARENTS AND OTHER RELATIVES WITH LIMITED ENGLISH PROFICIENCY

If an agency receives funding from the federal government or from the State of Maryland, the agency must, by law, take reasonable steps to give customers with limited English proficiency equal access to its services. "Equal access" means the ability to obtain the same services as customers whose first language is English. Most of the agencies listed in this guide *do* receive federal or State funding. That means the agencies are legally required to take applications from customers and provide services to qualified persons even if the applicants and qualified persons do not speak or understand English.

Often, a customer with limited English is more likely to receive equal access by having an interpreter. In "telephone interpreting", a third person joins the telephone conversation to interpret the conversation between the individual and the organization they are calling. The "telephone interpreter" is a person who speaks both English and the individual's "first" language, that is the language the individual speaks at home. Telephone interpreting is usually adequate for obtaining simple information. "In-person interpreting" -- having an interpreter physically present in the room -- is preferable when you meet face-to-face with a staff member of the service provider (for example, when applying for a benefit or when seeing a counselor).

Even if the individual needing assistance can speak enough English to have a social conversation, we suggest that he/she request an interpreter for the kinds of services described in this guide. Learning about or obtaining services from State and federal agencies are often difficult for persons who speak fluent English; these tasks can be much more difficult when English is not your first language. If you request an interpreter, public agencies are to pay for the interpreter. They should not ask you to return with your own interpreter or require you to pay for an interpreter.

By saying, "I need an interpreter in Spanish" (or whatever other language you speak), and having the service provider arrange for an interpreter, you are more likely to understand the services available, you will know if the services will meet your needs, how to obtain them, and the names of other possible service providers.

EMERGENCY TELEPHONE NUMBERS

Maryland Crisis Hotline	1-800-422-0009
Maryland Youth Crisis Hotline	1-800-422-0009
Baltimore Crisis Response	
Police	
Family Tree Parent Stress Line	
(You may be asked to leave your num	mber for a call back)
24-Hour Telephone Informa	tion and Referral
2-1-1 Maryland	211
Provides a link to community health and his	
Statewide - 7 days a week in over 150 langu	uages
Websites for Statewide Inform	nation and Referral
2-1-1 Maryland	
Maryland Community Services Locator	<u>www.mdcsl.org</u>
Problem-Solver: Maryland State Govern	ment Assistance Programs
and Serviceshttp://maryland.gov	/pages/problemsolver.aspx

ALL TELEPHONE RESOURCES IN THIS GUIDE ARE ACCESSIBLE TO TTY USERS VIA THE MARYLAND RELAY. DIAL 711

What kinds of child care are there?

Regulated child care is approved by the Office of Child Care (OCC), Maryland State Department of Education. OCC approval means the child care provider meets the minimum health, safety, and program standards set by Maryland law.

Informal child care is provided by a family member or friend.

What kinds of *regulated* child care are there?

Child care centers generally serve large groups of children. They operate for part or all of a day. The children are supervised by professional child care staff.

Some centers provide care for children of certain age groups, such as infants and toddlers, pre-schoolers, or school-age children. Others serve mixed groups. Some centers are approved to offer nursery school programs.

Small child care centers serving up to 12 children may be located in private residences. Child care centers serving school-age children may operate before and/or after school hours and during school holidays and vacations.

All child care centers licensed by the Office of Child Care (OCC) must be inspected annually.

Family day care is professional child care provided in the caregiver's home. Regulations allow the caregiver to care for up to 8 children at one time if the home meets certain physical requirements.

Family day care is typically available for at least 8 hours per day and usually offers flexible scheduling. Some family day care homes serve only certain age groups or children who have special needs. All family day care homes must be inspected annually.

What if a friend cares for my child?

Maryland law requires that if an informal caregiver, who is a non-relative, cares for your child *outside your home* more than 20 hours per month, that caregiver must be regulated.

How do I choose a child care provider?

The Office of Child Care (OCC), Maryland State Department of Education, offers a free booklet, *A Parent's Guide to Regulated Child Care*. The booklet will help you choose a child care provider that best suits your needs. It gives you suggestions on questions to ask a prospective child care provider and what to look for when you visit the regulated family day care home or child care center.

The booklet also tells you what your rights and responsibilities are as a child care consumer. For example, you have the right to review, at your regional OCC office, the public portion of the licensing or registration file on the child care facility where you are considering enrolling your grandchild. To order the booklet, call your OCC Regional Office.

♦ See p.108 of this guide for OCC Regional Offices

You can also read the booklet on-line at www.marylandpublicschools.org/MSDE/divisions/child_care/licensing_branch/find

Where can I call to find a regulated child care provider?

Child care resource centers, located around the State, belong to the Maryland Child Care Resource Network. Each center has a service called *LOCATE: Child Care*, staffed by college-educated counselors who can help you find, evaluate, and select a regulated child care situation. The counselors can also give advice on how to approach concerns that arise between yourself and a child care provider.

Child care resource centers also provide information about Head Start programs, public and private preschools and kindergartens, summer camps, and other summer programs.

♦ See p.107 for local child care resource centers or Go to www.mdchildcare.org, and search for child care on-line.

Some local *Departments of Recreation* offer child care programs at affordable prices. Call to learn what your local Department offers.

♦ See p. 109 for local Departments of Recreation.

Ys and YMCAs offer various child care programs: infant and toddler day care, before- and after- school programs, and Headstart centers.

The Y of Central Maryland, part of the YMCA of the U.S.A. operates a total of 68 sites providing child care from infancy through school age in Baltimore City, Anne Arundel, Baltimore, Carroll, Harford and Howard counties. Ys and YMCAs in other counties may also provide child care.

Call: 410-837-9622 or go to www.ymaryland.org for the Y of Central Maryland

Go to www.ymca.net , and type in your zip code to locate YMCAs elsewhere in Maryland

<u>Informed Parents – Successful Children</u>, affiliated with Maryland Parental Information and Resource Center (MD PIRC), maintains a multilingual website for parents and child care providers of young children. Information is provided in English, Spanish, and Chinese.

Call: 1-877-637-2736 for Parent Bilingual Hotline or Go to www.informedparents.org

Is there any financial assistance to help with the cost of child care?

The <u>Child Care Subsidy (CCS) Program</u> provides financial assistance to eligible families. Managed by the Office of Child Care, Maryland State Department of Education (MSDE), this program can help with the cost of care for children up to age 13 (or age 19 if disabled).

To qualify for the CCS, families must meet certain income requirements, and the child's parent or guardian must be working, in training, or in school. *NOTE: Working can include approved volunteer work or community service*.

To apply for the CCS, call your local Department of Social Services.

◆ *See p.100 for local DSS listings* or Go to www.dhr.state.md.us/county.php

To learn more about the CCS Program, view the eligibility requirements, and, if you choose, apply on-line, go to www.dhr.state.md.us. See "On-Line Services" box, and click on "SAIL" (Service Access and Information Link).

You can ask questions of the CCS central office staff by emailing: subsidy.info@msde.state.md.us.

If your family is approved for the CCS, you will receive a voucher (document) stating that the local DSS will pay some or all of the cost for the child care provider you select. You may choose a regulated provider or an informal provider.

If a social worker from the local DSS manages your grandchild's case, ask the worker about the CCS. Also ask the worker whether there are "flexible funds" to help with the cost of child care. The <u>Y of Central Maryland</u> offers financial assistance for families who qualify. For inquiries about financial assistance,

Call: 410-400-9622

Other Ys and YMCAs in Maryland may also offer financial assistance. Go to www.ymca.net, and type in your zip code to locate YMCAs elsewhere in Maryland.

How can I find child care if my grandchild has disabilities or special needs? Regardless of where you live, the Enhanced Counseling Service of *LOCATE: Child Care* can help you find child care for a child with disabilities or special needs.

Call: 1-800-999-0120

<u>Headstart</u> and <u>Early Headstart</u> can provide both educational and child care services for some pre-school children with special needs.

♦ See p.13 for descriptions of Headstart and Early Headstart

Is there any financial assistance available for child care for my grandchild with special needs?

If you are approved for the Child Care Subsidy (CCS), ask the worker about a higher level of payment for the child with disabilities.

What about finding regular care for "off-hours," like evenings, weekends, and rotating work schedules? Often grandparents prefer to rely on other relatives or friends close-by for this type of child care. Also, *LOCATE: Child Care* service may have resources for "off-hours" care.

◆ See p.107 for local child care resource centers or Go to www.mdchildcare.org/mdcfc/network/mainnumbers.html

Where can I find occasional ("respite") care, if I just need a break?

Caring for your grandchild can be very confining, especially if the child came to live with you unexpectedly. It is important for you to enjoy some leisure time away from your grandchild, for a few hours or even a whole day. Relief or occasional care, to give you a break from your normal routine with the grandchild, is known as "respite care" (pronounced "res-pit").

- The *LOCATE: Child Care* service may be able to help. See p.5.
- Children in the custody of the local Department of Social Services (DSS), being cared for by relatives other than their parents, may be eligible for 7 or more days of respite care services per year depending on the child's circumstances. Ask the child's DSS worker about having respite care in your own home or in another approved home.
- The National Family Caregiver Support Program may be able to help the relative caregiver age 55 or older with some activity expenses associated with raising a child. Funded through the Older Americans Act, local Family Caregiver Support Programs are administered by the Area Agencies on Aging (AAAs) in Maryland. The Senior Information and Assistance (I&A) Specialist at your local AAA can direct you.

See p.99 for local Senior I&A listings or Go to www.mdoa.state.md.us/senior.html

• For children with developmental disabilities, the *Respite Care Program of the Maryland Department of Human Resources (DHR)* may be a resource. The program is located within DHR's Office of Adult Services.

Call: 410-767-7323; you will be directed to a local respite care provider agency

- For children receiving mental health counseling, the child's mental health services provider or *the local Core Service Agency* may know of respite care services.
 - ♦ See p.112 for local Core Service Agencies or Go to

http://dhmh.maryland.gov/mha/csaoverview.html

• For Baltimore City children with a documented special health care need, whose families can find their own respite care provider, funds may be available through a program called *My Own Time*.

Call: Kennedy Krieger Institute Resource Finder at 1-800-390-3372 or

Go to www.resourcenetworkatkki.org

I am seeking a more formal learning situation for my preschool grandchild than child care facilities offer. What is available? In addition to helping Marylanders locate child care centers and family day care providers, the *LOCATE: Child Care service can help you find Head Start, Early Education programs, and nursery schools in your area.*

- ◆ See p.107 for local child care resource centers or Go to www.mdchildcare.org/mdcfc/network/mainnumbers.html
- ♦ Also see the Early Intervention/Early Learning section of this guide.

EARLY INTERVENTION / EARLY LEARNING - to age 5

What behavior and learning is typical for a child?

Children are unique individuals. They think, look, act, and grow in different ways. The GROWTH AND DEVELOPMENT MILESTONES on pp.15-17 will help you know what to expect at various ages in your grandchild's life.

Diseases and exposure to certain conditions can affect a child's development, behavior, and learning. For example, alcohol, drug abuse, or HIV infection of a pregnant woman can affect the physical development and behavior of her child both during pregnancy and after birth. Exposure to domestic violence, neglect, physical or sexual abuse may also result in child development or behavior that is different from the expectations outlined.

Even environmental factors, such as high amounts of lead, an ingredient in older house paints, can be poisonous to children and affect brain function.

What is "early intervention?"

"Early intervention" is a term that applies to the identification, evaluation, diagnosis, or treatment -- between infancy and school age -- of children with developmental differences (or disabilities).

If you are concerned that your grandchild is not developing according to the Growth and Development Milestones on pp.15-17, talk to a trusted professional, such as the child's doctor or teacher. You can also contact a program that evaluates children for possible developmental differences (or disabilities).

NOTE: The first three years of a child's life are the most critical years for brain development and learning. Therefore, if you have concerns, do not delay in seeking professional advice.

<u>Maryland Infants and Toddlers Program</u> is a family-centered system of early intervention services for children under 3 years of age with developmental delays and disabilities. Services are designed to improve a child's potential for growth and development before he/she goes to school and to enhance the child's participation in family and community activities.

Most early intervention services are provided at no cost to eligible families.

EARLY INTERVENTION / EARLY LEARNING - to age 5

Representation from the school system, health department, and department of social services is included in each local Infants and Toddlers Program. Private agency staff also provide services in some counties.

Program services may include hearing evaluations and aids, physical and occupational therapy, health and nutrition services, family training and home visits, special instruction, transportation, assistive technology services, and speechlanguage therapy.

For children ages 3 through 5 with disabilities, special education and supportive services are also available in each school system.

The Division of Special Education and Early Intervention Services in the Maryland State Department of Education directs the Maryland Infants and Toddlers Program and the special education services for preschoolers.

Call: 410-767-0261 or 800-535-0182 or

♦ See p.110 for a listing of Local Infant and Toddler Programs

Kennedy Krieger Institute provides evaluation services and treatments for children from birth through age 21 with disorders of the brain (present from birth or acquired through injury or disease), and/or with learning and behavior problems. Evaluation and treatment services include psychological, behavioral, psychiatric, speech and hearing, health and nutrition, physical and occupational therapy.

Fees for services may be covered through the child's insurance plan, Maryland Medical Assistance or the Maryland Children's Health Program.

Call: Kennedy Krieger Intake & Referral Line 443-923-9400 or 1-888-554-2080

EARLY INTERVENTION / EARLY LEARNING - to age 5

Where can I get advice about the kind of learning program and other services that will best help my grandchild with disabilities? The Division of Special Education/ Early Intervention, MSDE, also oversees the Family Support Services for Families of Children with Disabilities. A network of local **Family Support Services Coordinators** assist families to fully participate in planning early intervention and special education services for their children with disabilities from birth to age 21.

Call: 410-767-7798 or 1-800-535-0182 or

♦ See p.111 for listing of local Family Support Services Coordinators

What other organized learning opportunities are available for children to age 5?

<u>Head Start</u> is a federally funded child development program for children age 3-5 from low-income families and/or children with disabilities; the program also serves pregnant women. <u>Early</u> <u>Head Start</u> serves children *from birth to age 3*. Studies have found that both programs promote school readiness.

There are over 250 Head Start and Early Head Start sites in Maryland. The sites may be located in school buildings, community centers, churches, etc. Transportation may be provided by the program. There is no fee for the programs for children who are financially eligible. Program days and hours vary by location.

"Judy Centers" (Judith P. Hoyer Early Child Care and Family Education Centers) provide a central location for early childhood education and support services for children *from birth through kindergarten age* who reside in specific Title I school districts (districts with high percentages of children from poor families) across Maryland. Judy Center services and programs for young children and their families are typically available 10-12 hours per day and year round.

The <u>Pre-Kindergarten Program</u> is a state-funded program for four-year old children, who are potentially at-risk of failing school, to help prepare them for kindergarten. The children must be from low-income or homeless families. There is no cost for Pre-Kindergarten programs. They are located in public schools and operate on the schools' schedules. Not every public school has a Pre-Kindergarten Program.

(See next page for contact information on the programs above.)

EARLY INTERVENTION/ EARLY LEARNING - to age 5

The Early Learning Branch, Division of Early Childhood Development, Maryland State Department of Education, directs the programs listed on p.13. For more information,

Call: 410-767-6549 or

◆ See p.107 for local child care resource centers or Go to www.mdchildcare.org/mdcfc/network/mainnumbers.html

<u>Nursery Schools</u> offer structured learning experiences and are managed by private organizations. These programs generally serve two, three and four-year-old children. Days and hours of operation, services and fees vary. Families usually must provide their own transportation.

For nursery schools that have obtained a Certificate of Approval from the Maryland State Department of Education,

Call: 410-767-7802 or

◆ See p.107 for local child care resource centers or Go to www.mdchildcare.org/mdcfc/network/mainnumbers.html

GROWTH & DEVELOPMENT MILESTONES

Birth - 2 Months

Physical Development

- ♦ barely lifts head to clear surface
- ♦ keeps hands tightly fisted

Speech Development

- ♦ coos and makes grunting sounds
- babbles

Social Development

- ♦ sleeps a lot
- ♦ cries a lot
- may have erratic sleeping and feeding patterns
- quiets in response to parent's face and voice

2 Months

Physical Development

- ♦ lifts head while lying on stomach
- has smooth motions
- relaxes fist, unfolds fingers
- waves hands and kicks feet when on back

Speech Development

- ♦ coos and gurgles increasingly, especially when talked to
- cries vary for different needs

Social Development

- begins to smile, show excitement and distress
- ♦ turns to familiar voices
- quiets when held
- enjoys being tickled
- maintains brief eye contact while being fed
- ♦ may suck thumb or finger to quiet self

4 Months

Physical Development

- ♦ can see across a room
- ♦ sits erect when supported
- ♦ rolls over from tummy to back
- ♦ reaches for toys
- ♦ holds objects
- ♦ reaches for feet and brings them to mouth
- turns head to localized sounds
- ♦ follows people with eyes

Speech Development

- ♦ laughs, squeals and babbles
- coos and gurgles with joy
- ♦ says "Ooh" and "Aah"

Social Development

- ♦ loves to play with own feet
- sees colors rather than black and white
- fusses when wanting to be picked up and held
- can tell the difference in family members
- reaches out hands and arms to play
- smiles

7 months

Physical Development

- sits up by self for a short time
- ♦ holds toys and feeds self pieces of food
- stands when held, takes some of the weight on own legs
- reaches for objects, transfers them from hand to hand
- ♦ begins teething, which may disturb sleep

Speech Development

- combines vowel sounds
- ♦ imitates sounds
- ♦ responds to "no" and own name
- uses body language to initiate interaction
- ♦ imitates sounds

Social Development

- plays alone
- plays longer with people and toys
- enjoys other children
- grows more responsive to sound
- withdraws from strangers, clings to familiar caregivers

GROWTH & DEVELOPMENT MILESTONES (cont.)

10 months

Physical Development

- ♦ crawls using different crawling styles
- crawls over objects
- may stand leaning against an object
- picks up small objects with thumb and fingers

Speech Development

- ♦ says no," "bye-bye," "Papa," "Mama," Nana"
- uses voice to get attention

Social Development

- more independent, may play alone instead of being held
- imitates hand and facial gestures
- crawls around to look for parents
- crawls to you when name is called
- likes to play "peek-a-boo"
- turns handful of pages of books and magazines
- ♦ likes to play sound games
- ♦ waves "bye-bye"
- understands simple directions

12 months

Physical Development

- begins to change from a crawl to a tottering walk
- feeds self finger foods
- ♦ may begin to use a spoon
- ♦ squats

Speech Development

- uses "Papa," "Mama," and "Nana" to refer to specific persons
- may have a vocabulary of 3 to 10 "real" words
- ♦ adds gestures to own body language

Social Development

- ♦ loves an audience
- scribbles with crayons
- has more variety in play
- exhibits stronger likes and dislikes
- flirts with and kisses self in mirror
- plays with dolls and stuffed animals
- points to objects in books and identifies them
- understands simple words and phrases like "Come to Nana"

15 months

Physical Development

- ♦ stands and walks alone
- uses a spoon to feed self
- picks up things from a walking position

Speech Development

- uses simple words and phrases
- says some words spoken by family members

Social Development

- likes to listen to music and dance to rhythms
- says "no" and refuses food
- is more aware of surroundings
- is growing more independent
- ♦ is very active

18 months

Physical Development

- ♦ runs stiffly
- uses whole arm when playing ball
- feeds self, eats with a spoon, tries a fork
- ♦ takes off shoes, hat, mittens
- loves to lug, tug, dump, push, and pull
- goes up and down stairs without help

Speech Development

- knows names of objects
- uses personal pronouns

Social Development

- ♦ loves to explore
- often refuses foods

GROWTH & DEVELOPMENT MILESTONES (cont.)

24 months

Physical Development

- undresses self (large items such as pajamas)
- ♦ begins to kick
- ♦ handles a cup well
- takes things apart and puts them together again

Speech Development

- speaks more clearly
- replaces "baby" language with short sentences
- ♦ likes to talk to self
- repeats words others say
- combines words and actions

Social Development

- identifies with surroundings
- enjoys helping family members
- may enjoy cleaning up after playing
- is very active
- may have periodic temper tantrums
- may point to named body part

36 months

Physical Development

- swings and climbs
- ♦ jumps in place
- ♦ walks backward
- ♦ peddles tricycle

Speech Development

- talks in short sentences, uses plurals
- sings short songs
- language is understood by others besides family members
- says own name
- increasingly uses "no"
- announces fears and dislikes

Social Development

- feeds self well with spoon and fork
- ♦ drinks from a straw
- strings large beads
- dresses self well
- begins to identify gender roles
- explores environment outside of home

4 Years Old

• begins thinking in an organized manner, knows about 1,000 words

5 Years Old

♦ plays logically, able to perform activities in sequential order

6 Years Old

♦ able to learn and recognize differences between right and wrong

7 Years Old

able to concentrate well on tasks at hand, often self-absorbed to the point of appearing withdrawn, shows sensitivity to others

8 Years Old

 curious about all things he/she is learning, including sexuality, has high energy level, and often acts impulsively

9 Years Old

• acts with independence, likes to learn facts, rules and standards, takes on more responsibility, and engages in chores around the house

^{*}Information on child development from birth to 36 months is taken from the pamphlet "Growth and Development Milestones," published by the Infant and Toddler Program, Maryland State Department of Education.

What topics are covered in this section of the resource guide?

This section gives some basic information on the broad topics of:

- attendance and school choice
- documents needed for enrollment
- pupil services
- special education for children with disabilities or learning differences

Information relates to children age 5 and older. See the Early Intervention and Early Learning section, pp.11-14, on resources for children below age 5.

Where might I find answers to questions not addressed in this resource guide?

The Marvland Parental and Information Resource Center (MD

PIRC) provides and develops information for parents/caregivers, parent advocates, community members, and educators on parenting, learning at home, communicating with schools, early childhood, statewide programs, and identifying community resources. It also sponsors the *Parenting Matters* regional conferences and provides technical assistance to support student achievement and family engagement from pre-school to12th grade.

The "No Child Left Behind" law requires that every State have a parent resource center to help state departments of education, school districts, schools, and parents increase home-school communication and support to help children achieve success in school.

PIRC offers a Parent Bilingual (English and Spanish) Toll-Free Hotline. PIRC's website provides information and web links for parents of African American, Asian American, Latino, and recent immigrant children, as well as specific information for each of the 24 counties in Maryland.

Call: 1-877-637-2736 (Parent Bilingual Hotline) or Go to www.mdpirc.org

<u>Informed Parents – Successful Children</u>, affiliated with MD PIRC, maintains a multilingual website for parents and child care providers of young children. Information is provided in English, Spanish, and Chinese.

Go to www.informedparents.org

^{*}Information on education topics in this guide was largely adapted from the Baltimore County Department of Social Services KINSHIP CARE RESOURCE MANUAL, March 2008, chapter entitled "Education." www.dhr.state.md.us/ssa/pdfs/kinman.pdf

What is the age requirement for school attendance in Maryland?

Each child who resides in Maryland and is 5 years or older and under the age of 16 *must* attend school. Further, each person who has legal custody or care of a child who is 5 years or older and under the age of 16 must see that the child attends school. Ensuring school attendance is an obligation of grandparent and other relative caregivers.

What types of schools are available to Maryland families for educating their children?

- Local school systems (LSS) public in Baltimore City and Maryland's 23 counties
- Charter schools public in Baltimore City and some of Maryland's counties
- Private schools

LSS and charter schools do not charge tuition to MD residents.

Can a child living in a valid kinship care arrangement attend a LSS school in the neighborhood where the grandparent lives? Generally, a child residing in a valid kinship care arrangement (with a relative other than a biological parent) can enroll at a LSS school based on where the relative caregiver is living. However, each school system has its own rules and regulations regarding enrollment, attendance, and other policies.

Call your neighborhood school or

Go to www.marylandpublicschools.org/MSDE/schoolsystems

What if my grandchild is coming from a different school attendance area from mine, and the child does not want to change schools?

Generally, a student is expected to attend the school within the established attendance area where he or she lives or is assigned in accordance with an Individualized Education Plan (IEP). However, each LSS has its own set of circumstances that justify transfer of a student to a school outside the attendance area where the students resides.

What other factors shall I consider in choosing a school for my grandchild to attend?

The federal "No Child Left Behind" law enables students to transfer out of schools that are failing academically or are dangerous. If this is the case with your grandchild's school, or you wish a transfer for another reason, call the school you would like your grandchild to attend, and find out about their policy regarding enrollment of non-resident students.

For additional information on choosing a school, go to www.ed.gov/parents/landing.html or www.ed.gov/nclb/choice (U.S. Department of Education)

How do I enroll my grandchild in a LSS school?

Call the school directly to set up an enrollment appointment. If your grandchild will attend a new school in the fall, you should enroll the child during the summer. You will need time to gather the documents the school requires for enrollment.

What documents do I need to enroll my grandchild in a LSS school?

Most schools require the following documents:

- Birth certificate for the child (see below)
- Proof of custody or guardianship (court papers)
- Proof of parent/guardian identity (driver's license, passport, or W-2 for current year)
- Proof of residency
- Immunizations ("shots") Certificate for the child DHMH Form 896 Rev 3/09 available in doctors' offices (see p. 52)
- Affidavit for School Enrollment (see p.22)

Who may apply for a certified copy of a birth certificate?

- A child requesting his or her own birth certificate (school I.D. or MD Identification Card is required)
- Parent or guardian named on the birth certificate (proof of identity is required)
- Representative of the person named on the birth certificate
 or representative of parent or guardian named on the birth
 certificate; (representative needs letter, certified by a notary,
 from the person, parent or guardian named on the birth
 certificate, of permission to obtain copy of the birth
 certificate)

How may one apply for a certified copy of a birth certificate?

• By mail or in person at:

Division of Vital Records MD Dept. of Health & Mental Hygiene 6550 Reisterstown Rd. Reisterstown Road Plaza Baltimore, MD 21215

- From most local health departments (check on whether your local department provides this service; see p.102 for local listings)
- On-line via Vital Check; go to www.vsa.maryland.gov

Is there a fee?

Yes, except for current or former members of the armed forces or their wives and children.

Where can I get more information on obtaining a certified copy of a birth certificate?

Call the Division of Vital Records, MD Dept. of Health & Mental Hygiene

For general information:

410 764-3038 (Baltimore) or 1-**800-832-3277 (toll-free)**

For specific information:

410 764-3036

Your local health department may also be helpful (see p.102) or Go to www.vsa.maryland.gov

Tell me more about the Affidavit for School Enrollment.

The Affidavit for School Enrollment is developed by the local school system (LSS), with guidance from the Maryland State Department of Education (MSDE). The Affidavit is available at each local public school.

The Affidavit asks you to provide the following information:

- name and date of birth of the child
- name and address of child's parent or legal guardian
- name and address of relative providing informal kinship care
- date the relative assumed informal kinship care
- nature of the serious family hardship and why it resulted in informal kinship care
- kinship relation to the child of the relative providing informal kinship care
- name and address of school child previously attended

"Serious family hardship," for purposes of the Affidavit for School Enrollment," is defined by the MD Code - Education, section 7-101 to mean death, serious illness, drug addiction, incarceration of, or abandonment by, the parent or legal guardian of the child; it can also mean assignment of a parent or legal guardian to active military duty.

The Affidavit also states that the school district headquarters may verify the facts given by the relative providing informal kinship care, that fraud can result in removal of child from the district's rolls, and that the person who commits fraud may be subject to a financial penalty.

If your grandchild continues to live with you in an informal kinship care arrangement, you must file an affidavit annually, at least 2 weeks prior to the start of each school year. If you move, you must notify your grandchild's school immediately.

NOTE: An Affidavit for Health Care Services can also be completed by a kinship caregiver; see p.53.

Shall I consider enrolling my grandchild in a charter school?

A charter school is different from a local school system (LSS) school. It is public – i.e. it receives public funding and is tuition-free - but is not operated by LSS administrators. Rather, it is run by an administrative entity, such as a non-profit organization, according to a contract (also called a charter agreement). Charter schools are often started by people in a community who want an alternative to a traditional school.

Rather than teaching a standard curriculum, a charter school may emphasize an academic area of concentration (e.g. math, science, or technology) or a particular teaching method. The school's administration decides on whom to hire to best meet its needs. A grandparent caregiver should research the curriculum of a charter school and meet its administrator before pursuing enrollment, to help ensure that the school is a good fit with the child's strengths and needs. Just like any other public school, a charter school must comply with federal, state, and local laws prohibiting discrimination and must also comply with applicable health and safety laws.

For more information on charter schools in Maryland, go to www.marylandpublicschools.org/MSDE/programs/charterschools

How do I enroll my grandchild in a charter school?

Complete an application for the charter school in which you wish to enroll your grandchild. Charter schools are open to all students on a space-available basis, without regard to where the child lives in Maryland. A charter school is generally smaller than an LSS school, so it may receive more applicants for enrollment than it can accommodate. Grandparents should look into charter schools in the winter months for enrollment the following fall.

What are Maryland High School Assessments (HSA), and how can I learn more about them? The Maryland High School Assessments (HSA) are tests that measure school and individual student progress toward Maryland's High School Core Learning Goals. Passing the HSA is a graduation requirement beginning with the graduating class of 2009.

Go to www.hsaexam.org (Maryland State Dept. of Education) or Call: 1-877-HSA-EXAM

Besides classroom teaching, what other pupil services in the local school system (LSS) can help my grandchild succeed academically and socially? Local school systems have a variety of pupil services and programs to maximize the emotional, mental, social, and physical health of students. Among these are: counseling and guidance (by school psychologists, social workers, and guidance counselors), tutoring and mentoring, health services, information on career development (including college, vocational education, and job opportunities). Popular national initiatives pursued by some LSS schools focus on safe and drug-free schools, dropout prevention, reduction of at-risk behaviors and violence, and improving student achievement.

- ♦ Contact the counseling office at your grandchild's school to learn about available pupil services and special programs, especially if the student is having problems, or
- ♦ See p.111 for listing of Directors of Student Services in the local school systems or

Go to

http://www.marylandpublicschools.org/NR/rdonlyres/7781E259-BE94-4A99-B6CF-

36CE11898994/17366/Directors contact list 071508.pdf

What else can I do to help my grandchild succeed in school?

- Design a home learning environment appropriate to your grandchild's learning style. (Go to www.mdpirc.org)
- Introduce yourself to your grandchild's teacher(s) and school administrators early in the school year.
- Attend regularly-scheduled conferences throughout the year to discuss your grandchild's academic and social progress.
- Attend group meetings for parents called by school officials and programs given by the students.
- Join the Parent-Teacher Association (PTA).
- Volunteer in your grandchild's classroom.

What post-high school options may be available for my grandchild?

- Meaningful work
- Trade, technical, or business school
- Community college or junior college
- College and university

How can my grandchild and I learn more about the post-high school options? The guidance counselor in your grandchild's middle and high schools can help the child plan a course of study according to his or her desired post-high school goal. The Internet also has a wealth of information.

Encourage your grandchild to aim high! Remember that preparation for college should begin in the student's freshman year of high school. Go to www.nacac.com.

What is a financial aid "dependency override" (also called a "special judgment")?

A "dependency override" is a special status for students who do not live with their biological parents and live with someone who has not legally adopted them. The student can try to obtain this status when he or she applies for financial aid for college.

The process involves leaving the parent part of the Financial Aid Form (FAFSA) completely blank and gathering letters, financial documentation, and other information to verify that the student has little or no income. The school guidance counselor or someone who has gone through the process may be able to give the student "pointers" about gaining a successful outcome. Go to:

www.fsa4counselors.ed.gov/clcf/attachments/DependencyOverrides.pdf or www.finaid.org/educators/pj/dependencyoverrides.phtml

What if my grandchild is suspended or expelled from school?

Students have certain rights when a school suspends or expels them. For example, a meeting between school personnel and the student and parents must be held within 3-5 days of a suspension of less than 10 days. At or before this conference, your grandchild must receive oral or written notice of the charges against him or her.

There are differences in the policies about suspension or expulsion for the student with disabilities who receives special education.

For more information about disciplinary processes in Maryland schools, contact:

Legal Aid Bureau, Inc.

Call: 410-539-5340 or 1-800-999-8904 or

Go to www.mdlab.org

Maryland Disability Law Center

Call: 410-727-6352 (410-727-6387 TTY) or 1-800-233-7201 or

Go to www.mdlcbalto.org

The school wants to evaluate my grandchild for special education. What does this mean? The LSS aims to provide quality education for students, including those with disabilities, in the least restrictive way, so that all students can reach their maximum potential. Special education is specifically designed instruction to meet the unique needs of a child with a disability, at no cost to the parent or guardian of the child.

The Division of Special Education/Early Intervention Services in the Maryland State Department of Education (MSDE) works with families and LSS schools as soon as a child with a possible developmental delay or disability comes to their attention. Requests for evaluation of children with special needs at any age can be made to MSDE (see pp.11-12 in Early Intervention/ Early Learning section of guide).

Upon completion of the evaluation, some children with developmental delays or disabilities may qualify for special education e.g. children with mental retardation, with reading or math learning difficulties, with autism or other emotional conditions that interfere with learning and social interactions .

Special education may include specialized instruction, counseling, speech and language therapy, occupational therapy, transportation to and from school, and accommodations in the classroom (e.g. seating in the front).

Special education services may be provided within the general classroom or in a self-contained area of the school – or a combination of both.

What is an individualized education program ("IEP")?

If a school suspects that a child has a learning or other disability, the LSS refers the child to an individualized education program (IEP) team. The team includes parents or guardians of the child, a regular education teacher of the child, and a special education teacher. Team members share their observations of the child. Grandparent caregivers can request to be included in the IEP team to give their input about the grandchild's needs.

Within 90 days of receiving a written referral, the IEP team must complete its evaluation and determine whether or not the child requires special education services. If special education services are recommended, the IEP team develops a plan, unless the student's family disagrees with the evaluation.

Once a student begins receiving special education services through an IEP, the IEP team meets at least once a year to review and revise the plan, as appropriate. You may request a meeting at any time to review and/or revise your grandchild's IEP or request mediation if you have a dispute about the provision of special education services to your grandchild.

Call: 410-767-0261 for the Division of Special Education/Early Intervention Services, Maryland State Department of Education (MSDE)

Where can I get advice about the kind of learning program and other services that will best help my grandchild with disabilitities? The Division of Special Education/ Early Intervention, MSDE, also oversees the Family Support Services for Families of Children with Disabilities. A network of local **Family Support Coordinators** assist families to fully participate in planning early intervention and special education services for their children with disabilities from birth to age 21.

Call: 410-767-1019 or 1-800-535-0182 or Go to

http://www.marylandpublicschools.org/MSDE/divisions/earlyinterv/infant_toddlers/about/family_support_services.htm

There are many local and statewide advocacy organizations that help families assure that their children are getting the maximum from the special services to which they are entitled.

♦ See Parents' Place of Maryland on p.36, The Resource Finder on p.37 or

Go to www.family-networks.org

Why do I feel so overwhelmed as the primary caregiver for my grandchild? Caring for one's own child is an awesome responsibility. Caring for a relative's child can be much more difficult. Whether the child's natural parent is living in your home or living elsewhere, kinship caregiving is complicated because there are more personalities and different generations involved in raising the child.

Where can I go for help?

Public agencies, as well as private ones, employ trained professionals, including social workers, psychologists, and psychiatrists, who can help you. Many of these agencies also sponsor support groups for kinship caregivers. In a support group, you can share your concerns with and learn from the experiences of other kinship caregivers (see p.38 for information on support groups). Public and private agency programs that may be of assistance are described in this section.

Many caregivers find it difficult to take the first step. Because there are many places to turn for help, figuring out where to begin can be a challenge. Some caregivers find the child's school a good place to start. Others feel more comfortable talking to the child's doctor or to one's own physician. Clergy can also provide direction on where to go.

If you feel your situation is an emergency or you need 24-hour information and referral, see p.2.

Is there a cost for advice, counseling, or support groups? If so, is there financial help? Many family support and counseling services are often free of charge or low-cost, especially if they are offered through a public or non-profit agency. In other cases, private health insurance, federal Medicare, or State health insurance programs (Medicaid, Maryland Children's Health Insurance Program-MCHP) can pay some or all the cost (see p.59).

How is this section of the resource guide organized? Pages 30-33 focus on direct services provided by the local Departments of Social Services (public agencies) to children in families and to children who have been separated from their families. Pages 33-38 describe other resources for support and counseling services that can help grandfamilies.

Most of the resources in this section provide services Statewide; however, because of the high proportion of kinship caregivers in Baltimore City, several of the resources listed primarily serve City residents. The listings on pp.33-38 are in alphabetical order.

What services are available from the local Departments of Social Services (DSS) to protect children and preserve families? The Maryland Department of Human Resources (DHR) administers an array of services provided by the local DSS offices. Summarized below are services that provide protection, family preservation, as well as counseling that can assist grandparents or other relatives who have parenting responsibilities. Call your local DSS to obtain these services.

♦ See p.100 for listing of local DSS offices or Go to www.dhr.state.md.us

Child Protective Services

The local DSS investigates all reports of child abuse or neglect. If abuse or neglect is determined to exist, and the child can be safely protected in his/her own home through the provision of services to the child's family, family preservation is preferable to removing the child from his/her family. Family preservation services may include home visits and support, in-home aide services, respite or day care, parent education, mental health or substance abuse counseling, and other services and goods needed to improve conditions in the home.

Only when parents are unwilling or unable to utilize the needed help and to provide proper care does the local DSS seek custody of the child and plan for removing the child from his/her home.

In-Home Family Preservation Services

In-Home Family Preservation services are specifically for families in crisis whose children are at risk of out-of-home placement. Research has shown that once a child is removed from the home, it can be difficult to reunite the family. In-Home Family Preservation staff at the local DSS seeks to obtain or provide the critical services needed to keep the family together until the crisis is resolved. Most often, these are families in which child maltreatment has occurred. Problems such as domestic violence, homelessness, substance abuse, and mental and physical health are also addressed by In-Home Family Preservation Services staff.

Kinship Care Services

When a child is removed from his/her home and is placed in the legal custody of the local DSS, extended family members are regarded as the first alternative living arrangement. If a relative agrees to care for the child, the local DSS follows Out of Home Services (formerly Foster Care) policy regulations, which includes a Kinship Care living arrangement or placement. When this type of placement is considered, efforts are foremost to ensure safety, well-being, and permanency for the child during placement with the relative.

The DSS's primary goal is to work with all involved family members, including the birth parents if possible, to develop a permanent plan of care. The permanent plan might include reuniting the child with his/her birth parents, or working with the relative toward legal custody or adoption. Local DSS staff conducts an assessment of the family to determine whether supportive services are necessary to improve the functioning of the family while the permanent plan is being made.

Out of Home Services (formerly "Foster Care")

The Foster Care Program, now referred to as Out of Home Services, recruits, trains, licenses, and oversees foster care providers, to ensure the highest quality of care to children up to age 21, whom the court and/or the local DSS has determined shall live outside his/her own home. The need for out-of-home placement occurs when a child has been abused, neglected, in danger of serious harm, and unable to care for himself or herself. Licensed foster care providers receive a financial stipend from the local DSS to pay the expenses of the child(ren) in their care.

Local Social Services (DSS) staff works with the birth parents of children living in foster care homes to develop a permanent plan of care. The permanent plan might include return to the birth parents if the problems which threatened the child's safety can be resolved.

Relatives who wish to become foster care providers for kin placed with them must undergo similar training and approval procedures as those required of non-relative applicants. Upon approval by the local DSS, these relatives become "restricted" foster care providers and can receive a financial stipend to assist with expenses of the child(ren) in their care.

Independent Living Program

The Independent Living Program (ILP) provides services to older youth in foster care to prepare them for eventually being on their own. Starting at age 14, youth learn basic life skills: e.g. budgeting, managing money and checking accounts; maintaining good hygiene, proper nutrition, physical and emotional health; pursuing healthy dating and other social relationships; problemsolving and decision-making, etc. Through age 21 they can also receive help in obtaining a high school diploma, getting vocational training, exploring careers, finding a job, preparing for higher education, and finding housing.

Limited financial assistance is available to help youth establish a semi-independent living arrangement. Funds may be used toward furniture, transportation, security deposits, and other transitional services. The planning for independent living is made through a partnership between the young person, his/her caregiver, and a DSS case manager.

Adoption

Local DSS offices work to find permanent families for children who can no longer live with, or be safely reunited with, their birth parents. The DSS may sometimes encourage a relative to consider adopting a child, for whom the DSS has obtained guardianship, to help ensure a sense of permanency for the child.

Permanency planning is often occurring concurrently while working to reunite the child with the birth family. The relative caregiver is often given first preference for custody/guardianship or adoption.

At the age of 21, an adult adoptee can request from the local DSS the assistance of a "Confidential Intermediary" to provide information (as State law allows), referral, and counseling to the adoptee and to his/her birth parents with mutual consent.

Where can I call with a question, problem, or complaint about services from a local DSS or if I need information about eligibility requirements for a DSS program?

The Maryland Department of Human Resources (DHR) administers the programs operated by the local DSS offices. DHR's Constituent Services Office provides a central point of contact for Marylanders to obtain information about and gain access to the programs and services administered by DHR. The public can also lodge legitimate complaints regarding service delivery by the local DSS.

Call: 410-767-7140 or 1-800-332-6347 (English and Spanish)

What other organizations offer family support and counseling?

Baltimore Child and Adolescent Response System (BCARS) and Baltimore Crisis Response, Inc. (BCRI) provide community-based intervention, treatment, and support to children, adolescents, and adults who may be experiencing a mental health crisis. BCRI also responds to adults with addiction crises.

These response systems are for Baltimore City residents who have Medicaid, Medicare, or no health insurance.

Services include a Crisis & Information Hotline (24-hour/7-day), Mobile Crisis Teams (which can be dispatched to the location of the person in crisis), Crisis In-Home Support, and Crisis Residence Beds.

For children and adolescents,

Call: 410-752-2272 or (TTY) 410-433-7050

For adults (age 18 and over),

Call: 410-433-5175 or (TTY) 410-433-7050

www.Baltimoregrandfamilies.org is designed to provide "onestop shopping" for information for grandparents raising grandchildren in Baltimore. The website is hosted by St. Clair Consulting under contract with the Baltimore City Commission on Aging and Retirement Education.

<u>www.family-networks.org</u>, a project of the Maryland Developmental Disabilities Council, is Maryland's most comprehensive online resource for disability-related information and supports.

Family Support Centers provide free services to families of young children, birth through age 3, to help them raise healthy children and build productive futures. Parenting classes, peer support, health education, and help toward self-sufficiency (literacy, adult education, job readiness training) are some of the services provided by the centers. Family Support Centers work primarily with young parents; however, some of them are able to serve older parents or grandparents.

The network of Family Support Centers in Maryland was established, and is maintained, by Friends of the Family, a non-profit organization. Not every county has a center.

Call: 410-659-7701 for Friends of the Family or ◆ See p.101 for listing of Centers in Maryland or Go to www.friendsofthefamily.org

The <u>Family Tree</u> is the Maryland affiliate of Prevent Child Abuse America. It offers educational programs (such as Positive Parenting, Parent Assistance in the Home), prevention activities focused on certain identified schools and neighborhoods in Maryland, Parents Anonymous Support Groups, and The Family Stressline.

The Family Stressline is a 24-hour family crisis telephone hotline staffed by trained volunteers who provide consultation regarding parent stress management and child behavior management.

Call: 410-889-2300 (general calls) or 1-800-243-7337 (24-hour Family Stressline) or Go to www.familytreemd.org

Grandparent Family Connections is a program of the Center for Families, University of Maryland at Baltimore. Under supervision of professionally trained field instructors, master's-level students at the School of Social Work, UMAB, help grandparent-headed families with problem-solving. School challenges, behavioral problems, and issues around child care, health care, and custody are frequently addressed. Student interns can meet with children or other family members at home, school, or elsewhere in the community.

Families must reside in Baltimore City, or their children must attend school in Baltimore City, to be eligible to participate.

Call: 410-706-3672

<u>Local Management Boards (LMBs</u>) are agents of the Governor's Office for Children (GOC) that operate throughout Maryland. The GOC, through the LMBs, administers grant funds to programs that emphasize early intervention, prevention, and community services.

The LMBs also guide families coping with risk to appropriate services. "Family Navigators" on staff at the LMBs are familiar with programs that address abuse, neglect, substance abuse, failure at school, and family disintegration. Family Navigators help callers locate needed services within the complex system of community services that exist in each county and in Baltimore City.

♦ See p.113 for listing of Local Management Boards or Go to www.ocyf.state.md.us

Mental Health Association of Maryland (MHAMD) is a nonprofit organization dedicated to promoting mental health, preventing mental disorders, and achieving victory over mental illness through advocacy, education, research and service. MHAMD provides information and referral and has an extensive website. The organization has made special efforts to address mental health needs of children and of the elderly.

Call: 410-235-1178 or 1-800-572-6426 or Go to www.mhamd.org

<u>NAMI-Maryland</u> is the State affiliate of the National Alliance on Mental Illness. NAMI and its affiliates advocate for people with serious mental illness/brain disorders, their family members and friends. NAMI-Maryland also provides practical resources for help, including Family-to-Family Courses and Family Support Groups, an annual conference for the public, a statewide helpline for finding resources, and a newsletter.

Call: 410-863-0470 or 1-800-467-0075 or

Go to www.md.nami.org

<u>Parents' Place of Maryland</u> is a statewide parent-directed resource for families of children with disabilities or special health care needs. The organization provides information on laws, resources, and parents' rights so families can obtain appropriate services for their children. Workshops on a variety of topics are offered, including helping parents interact with the school system. Programs can be arranged in various locations around the State.

Call: 410-768-9100 or 1-800-394-5694 or

Go to: www.ppmd.org

Pro Bono Counseling offers *free* counseling by licensed professionals in private practice for Marylanders with limited incomes and insurance. The service is available because more than 800 social workers, psychologists, and other licensed counselors in Maryland have agreed to take at least one case per year at no charge.

The licensed professionals provide counseling for families, couples, and individuals. Many specialize in the needs of seniors, caregivers, and kinship care providers. Typical requests for counseling include concerns about physical illness, life changes, grief and loss, family dysfunction or stress.

Call: 410-323-5800, 301-805-8191 or 1-800-323-5800

The **Resource Finder** provides information on *developmental disabilities* for parents, consumers, and professionals: specific conditions and diseases; state, local, and national associations and resources; educational, recreational, and child care resources; service providers and specialists.

A project of the Kennedy Krieger Institute, Resource Coordinators can provide information by telephone. Information is also available on the Internet.

Call: 1-800-390-3372 or

Go to www.resourcefinder.kennedykrieger.org

Senior Information & Assistance (Senior "I&A")

provides information about services and benefits for older persons age 60 and older. Senior I&A specialists also assist in determining an older person's need for services and benefits and referring the person to the agencies that can potentially meet the identified needs. The program is administered by the Area Agencies on Aging throughout Maryland.

Senior I&A specialists answer questions about senior citizens centers and clubs, congregate and home-delivered meals, senior assisted housing, adult day care, Medicare, Medicaid, and Medigap insurance counseling, in-home care nursing home care, Social Security and Supplemental Security Income (SSI), transportation and legal services.

Call: 410-767-1100 or 1-800-AGE-DIAL or

◆ See p.99 for listing of local Senior I&A offices or Go to www.mdoa.state.md.us/senior.html

<u>Solutions for Children and Caregivers</u> is a non-profit organization, founded by a Maryland grandparent caregiver, that provides information and referrals to grandfamily caregivers. Assistance and mentoring is generally offered by telephone. In-person consultations can also be arranged.

Call: 301 898-8023 or (toll-free) 1-866 203-8926 x8103

Support Groups for Grandparents and Kinship Caregivers

provide a place where grandparents and other relatives with parenting responsibilities can share their concerns with, and learn from the experiences, of others in the same situation. A variety of organizations sponsor support groups. About 15 groups exist around the State -- in Baltimore City and in some of the counties. To find the support group closest to you,

Call: St. Clair Resources at 410 381-4800 or Go to: www.Baltimoregrandfamilies.org or

E-mail: duanestclair@gmail.com

What kinds of financial benefits are described in this section?

This section describes certain benefits and sources of income to help ease the strain on budgets of kinship caregivers. Funding for the programs described comes from the State of Maryland and from the federal government.

Because of periodic changes, this guide does not give dollar amounts for income and assets limits for program eligibility. For eligibility information, *including dollar amounts*, go to the websites listed. You can also go to www.mdoa.state.md.us; click on "Senior Information and Assistance," then on "General Eligibility Requirements for Selected Government Financial Benefits."

Where else in the resource guide can I find information on financial benefits? Benefits specifically for health care and housing are *not* discussed in this section. See Health Insurance/Health Care and Housing sections of the guide.

What should I know about applying for financial assistance to help the process go smoothly?

- Call or check the website of a program to see if an appointment is required or whether on-line or mail-in applications are accepted
- Find out what documents must be submitted with the application
- Have identifying information about every member of your household full name, date of birth, Social Security number, place of employment (if applicable)
- If you are caring for your grandchild through a legal, rather than an informal arrangement, bring the official document; the relative who has custody or legal guardianship may qualify for assistance that other relatives cannot receive
- Whenever possible, ask for the name and phone number of the person you speak to by telephone or at the appointment

How can "SAIL" help me find and apply for State social services and health benefits on-line? Service Access and Information Link ("SAIL") is a web-based screening and application tool that can help Marylanders find State benefit programs which can help them. SAIL screening will ask questions about you and your family members; answers must be provided to determine what programs you may be eligible for. The answers you give are private. SAIL does not keep the information you enter on the screening form unless you apply for benefits on-line.

SAIL can help you determine whether you may be eligible for the financial benefits described on pp. 41-42 in this section and enable you to apply for them. Go to www.dhr.state.md.us. See box for "On-Line Services," and click on "SAIL."

What programs provide financial benefits and how are payments made?

The programs described in this section may provide assistance or grants by a check, electronic debit card, or payment to a vendor (e.g. utility company).

Some of the programs provide a payment for the child, some provide a payment for the grandparent, and others provide a payment for the family unit. The type of arrangement, legal or informal, by which you are caring for your grandchild(ren) may affect your eligibility for certain programs.

<u>Temporary Cash Assistance (TCA)</u> is a monthly benefit provided by the State to help needy families with dependent children. A grandchild living in a grandparent's home may receive TCA individually, or both the grandparent (if the grandparent is also eligible) and the grandchild may receive a household TCA benefit.

In determining a child's eligibility for TCA, child support payments are considered. Applicants for TCA on behalf of a child must also apply for child support, providing the necessary information so the State can try to locate the child's parents. Eligibility for a TCA benefit is determined by the household's available income and assets and by family size.

Maryland residency is required to receive TCA. Recipients must also be U.S. citizens or permanent residents (green card holders).

Generally, one must be in school or in a "work activity" to receive TCA. However, there are exceptions to this rule for certain adult caregivers and the children in their care.

Application for TCA is made through the local Department of Social Services. *Note: the same application is used for TCA, Food Stamps, Medical Assistance, and Emergency Assistance.*

♦ *See p.100 for local DSS listings* or Go to www.dhr.state.md.us/county.php

<u>Maryland Energy Assistance Program (MEAP)</u> provides assistance with home heating bills on an annual basis. Payments are made to your utility company on your behalf.

Applicants must submit a completed application and meet income eligibility requirements. You may qualify if you are a homeowner or a renter.

Application for MEAP also serves as application for EUSP (see next entry).

Call: 1-800-352-1446 or

♦ See p.103 for local Home Energy Program offices or Go to www.dhr.state.md.us/meap

<u>Electric Universal Program (EUSP)</u> helps low-income Marylanders with their electric bills once each year. Assistance is based on a household's income and usage of electricity.

Eligible electric customers may receive help to pay current electric bills. The program is available to both homeowners and renters.

Persons who qualify for the Maryland Energy Assistance Program for a heating grant may also be eligible for an EUSP grant for their other electric services. Only one application is needed for both programs.

See contact information for MEAP (above).

The <u>Food Supplement Program (FSP)</u> was previously called the Food Stamp Program. The FSP provides low-income people a monthly grant to buy food. Eligibility is determined by your income, employment, age or disability, and whether you are receiving Temporary Cash Assistance (TCA) or other allowable deductions.

In Maryland, FSP recipients use a plastic Electronic Benefits Transfer Card (sometimes called an "Independence Card"). It looks like a debit card. The cost of each food purchase is subtracted from the monthly allowance electronically.

To apply, call your local Department of Social Services. *See p.100 for local DSS listings* or Go to www.dhr.state.md.us

Special Supplemental Nutrition Program for Women, Infants, and Children ("WIC")

WIC is a federally funded program that provides healthy supplemental foods and nutrition counseling for pregnant women, new mothers, infants and children under age 5. Grandparents caring for a young grandchild, a pregnant grandchild, or a grandchild who is a new mother, may be able to apply for WIC benefits on behalf of a grandchild.

To qualify for WIC, the household must meet certain income requirements. WIC assistance is distributed by check.

Applications for WIC can be made at the local WIC office of the Maryland Department of Health and Mental Hygiene.

Call: 1-800-242-4942 (TTY 1-800-735-2258) or

Go to: www.fha.state.md.us/wic

Social Security, SSDI, and Railroad Retirement Benefits

Grandparents who meet the age requirement and who paid into the federal Social Security program over their lifetime may receive a monthly payment intended to provide income for their retirement. Many grandparents, who are receiving Social Security benefits and are raising grandchildren, may be paying for their grandchildren's expenses out of their own benefits.

Some grandparents do not realize that Social Security payments may also be available to grandchildren whose deceased parents receive or received Social Security benefits. In some circumstances, a grandchild may be eligible for Social Security payments based on the work record of a grandparent.

Social Security Disability Income (SSDI) provides benefits to eligible disabled adults and may also be available to grandchildren whose disabled parents receive or received Social Security benefits. If a grandparent who is raising a grandchild receives SSDI, the dependent grandchild may also be eligible for SSDI payments.

The Social Security Administration provides a monthly pension to persons who have worked a minimum period of time for the railroad industry.

Call: 1-800-772-1213 or

See p. 104 for the closest Social Security field office or

Go to www.ssa.gov

Supplemental Security Income (SSI)

The purpose of the federal SSI program is to ensure a minimum level of income to people age 65 or older, or blind or disabled, who have limited income and resources.

SSI *for adults* is paid to financially needy persons 65 and over, blind persons, and certain other adults with disabilities.

SSI for a child under age 18 in your household is possible if:

- (1) The child meets the Social Security definition of being disabled, *and*
- (2) The child's income and resources are within the eligibility limits.

In determining eligibility for SSI, income and resources of other family members living in the household are also considered. Some people who receive Social Security or SSDI can also receive SSI.

Call: 1-800-772-1213 (TTY 1-800-325-0778) or

♦ See p.104 for the closest Social Security field office or Go to www.ssa.gov

Veterans (VA) Spouse and Child Pensions

Spouse and Child Pensions are monthly benefits paid by the VA to un-remarried surviving spouses or unmarried children of deceased wartime veterans of the U.S. military if the spouse or child's countable income is below the program limits.

Call: 1-800-827-1000 for Department of Veteran Affairs or Go to www.vba.va.gov

Child Support

The Child Support Enforcement Administration (CSEA) of the Maryland Department of Human Resources (DHR) can assist grandparents caring for their grandchildren with collecting child support from the absent parent. In order to qualify for support payments, the grandparent must provide CSEA with certain information concerning the absent parent.

Apply for child support through your local Department of Social Services (DSS).

♦ See p. 100 for local DSS listings or Go to www.dhr.state.md.us

What about federal financial benefits to grandfamilies in the form of tax credits?

The Earned Income Credit (EIC) and Child Tax Credit (CTC), described on pp.47-48, were developed for working people who earn low or moderate incomes. However, much of the general public is not aware these tax credits are available. Be sure to consider them when filing your tax return, or remind your tax filer about them.

Neither the EIC nor the CTC counts as income in determining eligibility for benefits like welfare, food stamps, SSI, public housing, or State-funded child care.

Most low-wage families that qualify for the CTC will also be eligible for the EIC.

Another federal tax credit that grandparents raising grandchildren can often receive is the <u>Child and Dependent</u> <u>Care Credit</u> (see p.48). It helps families who must pay for child care in order to work.

The National Foster Parent Association (NFPA) has produced "The Federal Tax Benefit Guide for Foster/Adoptive Parents, And Kinship Caregivers." The guide can be found on NFPA's comprehensive website: www.nfpaonline.org.

Generally, the tax benefits described in the NFPA guide are available to families that have taxable income in the form of wages or self-employment income. If your family has no wage earner, and receives only non-taxable benefits such as Supplemental Security Income (SSI) or Social Security benefits, then you may not be eligible for the tax benefits listed in the guide.

Where can I get help in completing my federal tax return?

Most people feel overwhelmed when faced with filing a tax return, as there are so many instructions to follow. Therefore, tax filers often seek the services of commercial (fee-for-service) tax preparers, who advertise widely during tax season. For "rapid refunds," commercial tax preparers may charge significant additional fees (\$100 or more).

Low-income workers need every penny of their tax refund. The Internal Revenue Service (IRS) runs a *free* tax assistance program, in conjunction with community-based organizations, to help low-income persons of any age with tax preparation. It is called **Volunteer Income Tax Assistance (VITA).**

VITA sites are located in social services agencies, churches, libraries, public assistance offices, shopping malls, community colleges, and other public places. Some communities have several VITA sites; others have none. Sites are open from late January through April 15 every year. Hours vary.

Most VITA sites offer free electronic filing, so filers who have refunds due can often receive their refund in a few days to a few weeks time.

To find a VITA site near you,

Call: 1-800-906-9887 for the IRS or

♦ See p.99 for your local Senior I&A office

The <u>American Association of Retired Persons (AARP) Tax-Aide Program</u> is a volunteer-run, *free* tax-preparation and assistance service offered to low- and middle-income seniors during tax season. Persons age 60 and older have priority for assistance.

Volunteers are trained and IRS-certified to understand individual federal tax issues. They provide tax assistance as a public service and cannot guarantee the accuracy of the information provided.

Some Tax-Aide sites offer free electronic filing.

Go to www.aarp.org for Tax-Aide sites near you or ◆ See p.99 for your local Senior I&A office

Tell me more about the federal tax credits for low or moderate income wage earners. The **Earned Income Credit (EIC)** is a federal tax credit for working people who earn low or moderate incomes. The EIC can offset some or all of the federal tax owed or provide a tax refund. Workers who qualify for the EIC and claim it on their federal tax return can receive a refund from the IRS *even if their earnings were too small to owe income tax*.

Single or married people who worked full-time or part-time in a given tax year can qualify for the EIC, depending on the amount of their income and whether they were or were not raising children in their home.

File either federal tax Form 1040 or 1040A *and* fill out and attach Schedule EIC.

Call: 1-800-829-1040 for the IRS or Go to www.irs.gov, and type "EIC" into search window

(NOTE: You may also be eligible for a refundable earned income credit on your Maryland tax return Form 502 or 503, whichever one you file).

The <u>Child Tax Credit (CTC)</u> is a federal tax credit (worth up to \$1000 in 2008) for each qualifying child under age 17 claimed on the worker's tax return.

Some families can get the credit even if they do not owe income tax. They can receive the CTC refund in a check from the IRS.

File either federal Form 1040 or 1040A *and* fill out and attach Schedule EIC; in some cases, also file Form 8812.

Call: 1-800-829-1040 for the IRS or Go to www.irs.gov, and type "CTC" into search window

The federal <u>Child and Dependent Care Credit</u> helps families who must pay for child care in order to work. The dollar amount of the credit depends on the number of children you are raising, your family income, and the amount you pay for child care.

Call: 1-800-829-1040 for the IRS or Go to www.irs.gov, and type "Child and Dependent Care Credit" into search window

NOTE: You may deduct the child care expenses listed on federal tax return (Form 2441 or Form 1040, Schedule 2) on your Maryland tax return.

Does Maryland provide any financial benefits for low and moderate income people who own their homes or pay rent? NOTE: The Maryland tax credit programs described below are underused. Be sure to check them out!

State of Maryland Homeowners' Property Tax Credit Program sets a limit on the amount of property taxes any Maryland homeowner must pay. Program allows a credit against the homeowner's property tax bill if property taxes exceed a fixed percentage of the owner's gross income.

The application form may be downloaded from the website or obtained by phone. September 1 of the calendar year has generally been the application deadline.

Homeowners age 70 and older, who have not previously applied for the program, should inquire at the number below about an extended deadline for applying.

Call **410-767-4433** or **1-800-944-7403** or Go to www.dat.state.md.us

<u>State of Maryland Renters' Tax Credit Program</u> provides a direct payment by check for lease holders who paid rent in Maryland in the previous calendar year AND meet income criteria.

One set of income rules applies to persons age 60 and older or 100% disabled. The other set applies to persons under 60, who have dependents under age 18 living in their household and who do not receive federal or State housing subsidies or reside in public housing.

To apply, you must have a bona fide lease and be legally responsible for payment of rent. You must have resided in the dwelling you rented for at least six months of the previous calendar year.

The application form may be downloaded from the website or obtained by phone. September 1 of the calendar year has generally been the application deadline.

Call: 410-767-4433 or 1-800-944-7403 or

Go to www.dat.state.md.us

How is this section of the resource guide set up?

Keeping their grandchildren healthy - physically and emotionally - is one of the most important responsibilities of grandparents-asparents. It is equally important that grandparents maintain their own physical and mental health.

Health Insurance and Health Care are complex topics. This section of the resource guide gives *basic* information on

- what health services babies and children need, including an Immunization ("Shots") Schedule on pp.68-69
- documents needed to get health care for your grandchild
- communicating with health care providers
- State health insurance programs for children and adults (in low- and moderate-income families)
- mental health services for children and adults
- prescription drug programs for adults
- resources for some special health needs of children, adolescents, and adults e.g. nutrition, substance abuse treatment, HIV/AIDS, sexuality and pregnancy, speech/hearing/mobility assistance, including equipment

In what other sections of the guide can I find information on health care services?

The Early Intervention/Early Learning section explains where a grandparent may get help when the child for whom she/he is caring seems to be developing or behaving differently from other children physically, emotionally, or intellectually.

The "Family Support" section of the guide describes community resources that provide counseling, support groups, and other services to help grandfamilies preserve their emotional health. In a broad sense, these are also health care services.

How often should infants and children have checkups by a doctor? Ask your doctor for the recommended schedule for well baby appointments; children from 18 months to school age should have a check-up once a year.

When should the child begin receiving dental and other health-related screenings? A child should see a dentist within 6 months of the appearance of the first tooth and not later than 1 year old; thereafter, the child should see the dentist twice a year.

Ask the child's doctor about the need for vision and hearing tests.

What should I know about immunizations ("shots") for my grandchild?

Immunizations ("shots") protect children from many dangerous diseases. These diseases can cause fever and rashes; even worse, some of them can cause brain damage, heart problems, mobility problems, deafness or blindness.

All children should have their shots by age 2. If the children are older and have not had all their shots, they still need them. The shots listed on pp.68-69 are required for children enrolled in preschool programs and in schools in Maryland.

The child's parent, doctor, or the local health department may have information on what shots the child had before he or she came into your care. Shot information is typically recorded on the Maryland Department of Health and Mental Hygiene Immunization Certificate - DHMH Form 896 - Rev.3/09.

♦ See p.102 for local health department listings or Go to www.dhmh.state.md.us/dhmh/org-lhds

What documents do I need in order to get health care for my grandchild?

Having the following documents will make it easier to get health care for your grandchild. If you do not have these documents, ask if the child's parent has them and if you can hold on to them while the child is living with you. Keep the documents in a safe place.

- Health insurance plan cards and description of services for which the plan pays
- Immunization ("Shots") Certificate DHMH Form 896-Rev 3/09 (see above). Doctors' offices have these forms.
- Court Order **or** Affidavit for Health Care Services

Court orders contain language indicating that a grandparent has formal legal custody of a particular child (i.e. as a courtappointed guardian or by adopting the child) or physical custody (i.e. as an approved informal kinship care parent or "restricted foster parent" while the local Department of Social Services has legal custody of the child).

Tell me more about the Affidavit for Health Care Services.

An Affidavit for Health Care Services can be completed by an informal kinship caregiver: that is, a person related by blood or by marriage, who, due to family hardship, provides care and custody for a child not in the care, custody, or guardianship of the local DSS.

"Serious family hardship," for purposes of the Affidavit for Health Care Services, is defined by the MD Annotated Code Health- General, Section 20-105, to mean death, serious illness, drug addiction, incarceration, or abandonment of the parent or legal guardian of the child; it can also mean assignment of a parent or legal guardian to active military.

The Affidavit for Health Care Services, Form DHR/SSA 554 4/06, can be obtained from your local health department

♦ See p.102 for local health department listings or Go to www.dhmh.state.md.us/dhmh/org-lhds

The original of the affidavit must be filed annually with:

Maryland Department of Human Resources (DHR) Social Services Administration 311 W. Saratoga Street, 5th Floor Baltimore MD 21201.

NOTE: An Affidavit for School Enrollment can also be completed by a kinship caregiver. See p.22.

What are the important things to say when I call a health care provider?

- Explain your medical need
- Ask which of the organization's locations is closest to you
- Ask for the address and phone number of the location
- Ask if you need an appointment or if you can walk in
- Ask what paperwork you should bring (e.g., proof of income
- Write down the name and telephone number of the person you talk to

Can Medicare or the private insurance I carry pay for my grandchild's health care?

Your Medicare insurance will not pay for your grandchild's health care. Under certain conditions, private insurance companies *may* cover your grandchild. Call your insurance company to find out whether your grandchild can be covered as a dependent under your policy.

What State programs can help grandparents raising grandchildren in Maryland get health care for the children and themselves? The State Department of Health and Mental Hygiene (DHMH) manages the programs that provide health care for low- and moderate-income Marylanders. Funding for the DHMH Medical Care Programs comes from the State and federal governments. The programs are generally free of charge to those persons who qualify.

Several DHMH Medical Care Programs that can help grandparent caregivers are described on pp.54-56.

All of the programs require proof of citizenship and identification. Acceptable proof of citizenship includes birth certificate, naturalization papers, or passport. Recommended proof of identification is a driver's license or State-issued picture I.D. card.

Permanent residents (holders of a "green card") *may* be eligible for medical care through a DHMH program. The eligibility worker will ask other questions of green card holders.

NOTE: If a grandparent is applying for a DHMH Medical Care Program ONLY for the grandchild(ren) -- and not for the grandparent too – only the child's income and assets are counted in determining eligibility. The grandparent's income and assets are not counted.

Maryland Medical Assistance Program ("Medicaid")

helps certain categories of low-income adults and children in Maryland pay for needed medical services. Among the categories of persons *automatically* eligible for Medicaid are the recipients of:

- Temporary Cash Assistance (TCA)
- Supplemental Security Income (SSI)
- Foster Care or Subsidized Adoption through the Maryland Department of Human Resources (DHR)

For persons automatically eligible, Medicaid can help pay for the following services, regardless of age:

- doctors visits & check-ups
- hospital care
- prescription medicines
- shots
- vision care (eyeglasses for children under age 21)
- mental health
- drug & alcohol abuse treatment services (all children and *selected* adult populations)
- laboratory tests
- home health services

Apply for Medical Assistance at your local Department of Social Services (DSS) or health department

- ♦ See p.100 for local DSS offices or
- ♦ See p.102 for local health department offices or Call: 1-800-456-8900 or 410-767-5800 or 1-800-492-5231 You can also apply on-line at www.dhr.maryland.gov.

Maryland Children's Health Program (MCHP), sometimes called "M-CHIP"), provides health insurance coverage for low-income children up to age 19 and low-income pregnant women, regardless of age, who meet certain income guidelines. In addition to the services listed in the Medicaid description, MCHP provides:

- dental care for children and limited dental services for pregnant women
- hearing screenings for children
- pregnancy-related services

<u>MCHP-Premium</u> covers certain low-income children and pregnant women not financially eligible for regular MCHP. A monthly fee is required for participation in MCHP-Premium.

Pick up an application for MCHP at any local school, Headstart, Department of Social Services, or health department.

- ♦ See p.100 for local DSS offices or
- ♦ See p.102 for local health department offices or

Call: 1-800-456-8900 or 410-767-5800 or 1-800-492-5231 You can also apply on-line at www.dhr.maryland.gov.

NOTE: The application is brief, and the process is simple. No interview is required for MCHP or Medicaid for Families (next).

Medical Assistance ("Medicaid") for Families, voted into law by the Maryland Legislature in 2008, expanded Medical Assistance to include *adults* in low-income households in which children live. Services include:

- Low-cost or free prescriptions
- Doctor visits
- Emergency room visits
- Hospital stays
- X-ray and lab service, and
- Many other services

See MCHP description on p.55 for where to obtain an application.

The <u>Primary Adult Care (PAC) Program</u> is another DHMH program that provides limited health services to certain adults ages 19-64, who do not qualify for Medicare or for the DHMH Programs above. It covers:

- Free primary care doctor visits
- Free mental health visits (psychiatric or counseling)
- Low-cost or free prescription drugs

but does *not* cover hospital stays, emergency room visits, or specialty care.

Call: 1-800-226-2142

How can "SAIL" help me find and apply for State health and social services benefits on-line?

Service Access and Information Link (SAIL") is a web-based screening and application tool that can help Marylanders find State benefit programs that can help them. SAIL screening will ask questions about you and your family members; answers must be provided to determine what programs you may be eligible for. The answers you give are private. SAIL does not keep the information you enter on the screening form unless you apply for benefits on-line.

SAIL can help you determine whether you may be eligible for and enable you to apply for the Medicaid and MCHP Programs described in this section. Go to www.dhr.state.md.us. See box for "On-Line Services," and click on "SAIL."

What do the terms
"managed care,"
"MCO," and
"HealthChoice" have to
do with the DHMH
Medical Care Programs?

Persons who qualify for the DHMH Medical Care Programs receive their health care through a managed care organization (MCO). An MCO manages the care of its members through a large group of service providers which can include hospitals, doctors, pharmacies, and medical supply companies.

A program called HealthChoice provides Medical Care Program recipients information on the various MCOs available to enroll in and helps recipients enroll.

Call: 1-800-492-5231 for general questions on the DHMH Medical Care Programs or for information on HealthChoice

Call: 1-800-977-7388 (1-800-977-7389 TTY) to choose an MCO through HealthChoice

When enrollees have trouble getting health care through their managed care organization (MCO), they should contact the HealthChoice Enrollee Help Line.

Call: 1-800-284-4510 for questions or problems related to HealthChoice

NOTE: Mental health services are available for Medical Care Program beneficiaries through a different system than HealthChoice. See explanation at top of p.59.

What other programs can help me pay for my own health care?

<u>Medicare</u> is a federal program that covers health care for individuals who receive Social Security Disability Income (SSDI) and for individuals age 62 and older who have paid into the Social Security system for the required amount of time.

Call: 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) or

Go to www.medicare.gov

The **Qualified Medicare Beneficiary (QMB) Program** pays the Medicare Part A (hospital) and Part B (doctor) premiums, coinsurances, and deductibles for certain low-income Medicare beneficiaries. The **Special Low-Income Medicare Beneficiary** (**SLBM) Program** pays the Medicare Part B premium only for eligible low-income beneficiaries.

QMB and SLMB are sometimes called Medicare "buy-in" or Medicare Savings programs. For information, call your Department of Social Services (DSS)

♦ See p.100 for local DSS offices.

Maryland Qualified Health Centers (MQHCs) help low-income people apply for programs listed on pp.54-56 and/or provide health care services on a sliding fee scale.

Call: 301-577-0097 for the number and location of the Maryland Qualified Health Center nearest you or Go to www.dhmh.state.md.us/gethealthcare/index.html

<u>Maryland Health Insurance Program (MHIP)</u> offers affordable health insurance to Marylanders with pre-existing conditions, who are unable to obtain health insurance.

Call: 1-888-444-9016 or

Go to www.marylandhealthinsuranceplan.state.md.us

Who can answer my questions about Medicare and other health insurance choices and about the statements I receive from Medicare?

<u>Senior Health Insurance</u> Assistance <u>Program (SHIP)</u> helps educate seniors about Medicare, Medicare Prescription Drug (Part D) Program and other options for purchasing medications, "buy-in" programs for low-income Medicare beneficiaries, Medigap policies, Medicaid, HMOs (health maintenance organizations), and long term care insurance. Trained staff and volunteers also help seniors prepare and file health insurance claims.

To be connected with SHIP, call the Senior Information and Assistance Program in your local Area Agency on Aging.

♦ See p.99 for Senior I&A offices or

Go to www.mdoa.state.md.us/senior.html

What about help to pay for mental health counseling and treatment for me or my grandchild?

The federal Medicare program provides mental health benefits, as well as medical coverage, for enrollees. In Maryland, private insurance companies and managed care companies are required to cover some of the cost of mental health services. Under certain circumstances, you may include your grandchild who is living with you on your policy.

♦ Call your insurance company or managed care company to determine your coverage for mental health services and whether it is possible to include your grandchild.

Enrollees in the DHMH Medical Care Programs, described on pp.54-56, are also eligible for mental health benefits. Their mental health services are not provided though the MCO they choose through HealthChoice but, rather, through an "administrative service organization" (ASO).

The Mental Hygiene Administration (MHA) of DHMH is responsible for the delivery of public mental health services in Maryland. MHA/DHMH contracts with an ASO to operate the public mental health system.

If you are enrolled in a DHMH Medical Care Program,

Call: 1-800-888-1965 to access mental health services

If a person is not on a DHMH Medical Care Program and has no private insurance coverage for mental health services, is there any other way to get help?

Maryland's public mental health system may be able to help lowincome persons without insurance, who meet income guidelines and medical need.

Call: 1-800-888-1965 or

♦ See the resources listed in the Family Support and Counseling section of this guide; many of them provide low-cost or free services.

What government programs can help me get my grandchild's prescription medicines?

Most children in grandparent-headed households in Maryland qualify for prescription medicines through the Medical Assistance or Maryland Children's Health Program (MCHP), described on pp.54-55.

What about government help to pay for adults' prescription medications?

The DHMH Medical Care Programs described on p.56 will pay for the prescriptions of adults who qualify for those programs.

The federal Medicare Prescription Drug (Part D) Program is the primary source of financial help with prescriptions for people on Medicare; it has many options from which subscribers can choose during a yearly enrollment period.

Some enrollees in the Medicare Prescription Drug Program can qualify for a Low-Income Subsidy (called EXTRA HELP) to assist them pay premiums, deductibles, and co-pays for prescription drugs.

Call: 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) or

Go to www.medicare.gov

The State of Maryland Senior Prescription Drug Assistance
Program (SPDAP) provides help toward the cost of the
premium for persons enrolled in a Medicare D Prescription Drug
plan, whose income is low to moderate but too high for the LowIncome Subsidy.

Call: 1-800-551-5995 or Go to www.marylandspdap.com

The <u>Senior Health Insurance Assistance Program (SHIP)</u>, described on p.58, gives advice on choosing a prescription drug plan from the many options available.

To be connected with SHIP, call the Senior Information and Assistance Program at your local Area Agency on Aging.

♦ See p.99 for Senior I&A offices or

Go to www.mdoa.state.md.us/senior.html

Do any organizations provide free prescription medications, especially for adults not on Medicare or Medical Assistance? MEDBANK of Maryland, Inc. is a registered charitable organization dedicated to helping low-income, chronically ill Marylanders obtain free prescription drugs from the world's largest pharmaceutical companies. MEDBANK serves as the link between low-income Marylanders and the patient assistance programs of the pharmaceutical companies.

You *may* be eligible if you:

- Meet income guidelines
- Are not enrolled in Medical Assistance or the Maryland Primary Adult Care Program
- You do not have other health insurance coverage that includes prescription drug benefits *or* you have prescription drug benefits and have reached the limit of coverage on your plan.

Call: 410-821-9262 or Go to www.medbankus.org

What programs help lowincome families meet nutritional and other basic health-related needs of the children they are raising? Your grandchild may be eligible for the <u>Free and Reduced</u> <u>Meal Program</u> at school if your household income and family size meet the federal guidelines. If you receive Food Stamps or Temporary Cash Assistance (TCA) for your child, the child is eligible for free meals. A foster child may get free or reduced price meals regardless of income. Ask for an application form at your grandchild's school.

There are many summer programs that offer free summer meals for students under the age of 18 throughout Maryland. Most of those programs welcome "walk-ins," which means that children do not have to attend the summer program to get free breakfast and/or lunch.

Go to www.mdsummermeals.org, and search by zip code.

<u>Food Supplement Program (FSP)</u> was previously called the Food Stamp Program. The FSP provides low-income families a monthly grant to buy food. See description on p.42.

Special Supplemental Nutrition Program for Women, Infants, and Children ("WIC") is a federally funded program that provides healthy supplemental foods and nutrition counseling for pregnant women, new mothers, infants and children under age 5. Grandparents may apply on behalf of the grandchildren they are raising.

Limited funds are provided by check to households that qualify financially. The funds enable households to purchase staples like milk, formula, cereal, eggs, and other foods for the family members who are eligible.

Call: 1-800-242-4942 (TTY 1-800-735-2258) or Go to www.fha.state.md.us/wic

U.S. Department of Agriculture Expanded Food & Nutrition Education Programs (EFNEP) are offered in certain locations in Maryland through the Cooperative Extension Service of the University of Maryland. The EFNEPs help limited-income families and youth acquire knowledge, skills, attitudes, and behavior changes necessary to maintain nutritionally sound diets and enhance personal development.

Go to www.extension.umd.edu/nutrition/EFNEP/index.cfm

The EFNEP in Baltimore is called <u>Baltimore City Healthy</u> <u>Start, Inc</u>. The program is committed to improving the health and well-being of pregnant women, new mothers, and their babies up to age 2 in the communities where they live. Grandparents raising their grandchildren can request help for grandchildren up to age 2 or older grandchildren who are pregnant. Healthy Start operates in several neighborhoods in Baltimore City.

Call: 410-396-7318 or

Go to www.baltimorehealthystart.org

What resources can help families deal with alcohol and drug abuse problems? The Alcohol and Drug Abuse Administration (ADAA) of the Department of Health and Mental Hygiene (DHMH) oversees the delivery of publicly-funded alcohol and drug abuse treatment services in Maryland. DHMH has designated Alcohol and Drug Abuse Coordinators in Baltimore City and the counties to help direct people with substance abuse problems to appropriate treatment.

◆ See p.105 for a listing of local coordinators or Go to www.maryland-adaa.org

The Center for Substance Abuse Research at the University of Maryland, College Park, has developed an on-line Statewide **Maryland Community Services Locator (MDCSL)** for substance abuse treatment programs. The MDCSL provides information on other free or low-cost social services, health, and criminal justice resources for dealing with substance abuse issues.

Go to www.mdcsl.org

A family of related organizations that have a long history of helping people with addictions and their families are listed below. They can help you locate appropriate group meetings in your area.

Alcoholics Anonymous - for persons who abuse alcohol – **410-663-1922** or www.baltimoreaa.org

Alanon and **Alateen** - for family members and friends of alcohol abusers – **410-832-7094** or www.alanon-maryland.org

Chemical Dependency Anonymous for persons who are chemically dependent - **1-888-232-4673** or www.cdaweb.org

Narcotics Anonymous - for persons who abuse drugs - 1-800-317-3222 or www.freestatena.org

<u>Treatment Resources for Youth, Inc. (TRY)</u> is an outpatient treatment center in Baltimore City. It serves young people ages 12 to 18, who are at high risk for drug use, crime, and violence, and their families. TRY works with youth both in the neighborhood and in public schools and provides staff training for teachers.

Call: 410-366-2123 or Go to www.tryinc.org

What organizations can help grandfamilies deal with HIV/AIDS?

The AIDS Administration of the Department of Health and Mental Hygiene (DHMH) works to reduce the transmission of HIV, the virus that causes AIDS, and to help people infected with HIV/AIDS live longer and healthier lives.

Call: 410-767-5227 or 1-800-358-9001 for general information on programs and services and where AIDS tests are available free of charge or

◆ See p.102 for listing of local health departments or Go to: www.dhmh.state.md.us/AIDS

The DHMH Maryland AIDS Drug Assistance Program (MADAP) helps low to moderate income Maryland residents, who are HIV-infected, purchase medications for their treatment.

Call: **410-767-6535** or **1-800-205-6308**

<u>Light Health and Wellness, Inc.</u> is a minority-operated non-profit agency in Baltimore City that provides comprehensive information, guidance, and treatment services for individuals, children and families impacted by HIV/AIDS, poverty, substance abuse, mental illness and disabilities. Services are provided regardless of ability to pay.

Call: 410-235-3220 or

Go to www.lighthealth.org

Women Accepting Responsibility is a minority-operated non-profit organization in Baltimore to reduce the spread of HIV/AIDS, drug abuse, sexually transmitted infections, and incarceration rate. It offers women and adolescent females of all sexual orientation confidential, nurturing, and holistic services in a safe haven.

Call: 410-947-0700

Where can teenagers and young adults get confidential information and help about health related issues they face during those years?

Young people or their families can call the <u>Maryland Youth</u> <u>Crisis Hotline</u>, operated by the MD Department of Health and Mental Hygiene (DHMH) at any hour to speak with a counselor.

Call: 1-800-422-0009

The Adolescent and Young Adult Center, Division of Adolescent and Young Adult Medicine, University of Maryland Hospital, provides a wide array of services to young people, ages 12-24. The Center is located in Baltimore but also serves young people from outside the Baltimore area.

Some of the services the Center offers are:

- Information on methods of birth control, emergency contraception
- Education on HIV prevention
- Evaluation, counseling, and treatment of emotional issues related to sexually transmitted infections, pregnancy, substance abuse, depression
- Testing, counseling (including support groups), treatment, and case management related to HIV/AIDS
- Counseling related to gender identity for gay, lesbian, bisexual, transgender, and other questioning youth.

Call: 410-328-TEEN (8336)

Also see <u>Treatment Resources for Youth</u> (p.63) and <u>Women Accepting Responsibility</u> (p.64).

Where can my family get affordable hearing, vision, and dental services? Persons who use the DHMH Medical Care Programs (described on pp.54-56) may be eligible for one or more of these services. Coverage depends on which Medical Care Program they have and in which Managed Care Organization under Health Choice they are enrolled (see p.56-57).

The Hearing and Speech Agency is a private, non-profit Baltimore organization dedicated to meeting the hearing, speech, and language needs of Maryland's children and adults. Its clinical services include hearing tests, hearing rehabilitation services, and evaluation/treatment of voice, speech, and language. Information and referral to other resources are also provided.

The Agency partners with the Starkey Hearing Foundation on the "Hear Now" program. "Hear Now" offers hearing tests and hearing aids to low-income people below market cost. "Hear Now" clients need not reside in Baltimore but must be able to get to Baltimore for several appointments.

Call: **410-318-6780** (general number for the Agency) or **1-800-328-8602** (about "Hear Now")

Go to www.hasa.org

<u>Vision USA</u> is a national project that provides free eye examinations to low-income individuals and families who may not qualify for government or private health care assistance. With additional funding from the Maryland Optometric Association, the project can also pay for corrective eyewear (glasses or contact lenses).

You may qualify for services if you:

- Are working or part of a household with one member working at least part-time
- Have no insurance that covers eye exams
- Meet income requirements
- Have not had an eye exam in the past 24 months

Persons who qualify are matched with volunteer optometrists in their area.

Call: 1-800-766-4466 or Go to www.aoa.org/x5611.xml

The <u>Oral Health Resources</u> of the Maryland Department of Health and Mental Hygiene (DHMH) assists Marylanders in finding affordable and appropriate dental care services.

Call: 410-767-5300 or

Go to www.fha.state.md.us/oralhealth

What other programs help children and adults who have special medical conditions, including equipment needs? <u>Children's Medical Services (CMS)</u> is a State program that helps low-income, uninsured, or under-insured people up to age 22 get special medical services for certain chronic and disabling conditions which interfere with normal growth and development.

To be eligible for CMS, the family must meet income guidelines, and the condition cannot be covered by other programs.

Call: 410-767-5585 or 1-800-638-8864

<u>Kennedy Krieger Institute</u> serves children birth through age 21. See description on p.12.

Maryland Accessible Telecommunications (MAT)

Equipment Distribution Program provides TTY's (text telephones) and other special telecommunications equipment to qualified Maryland residents who have trouble using a standard telephone. If you are eligible, equipment is free.

You *may* be eligible if you:

- Receive SSI, SSDI, TANF, TDAP, SSA, Medica
- Assistance, or can prove a financial hardship
- Have telephone service in your home or have applied for phone service
- Are at least 5 years of age
- Have one or more of the following disabilities mobility impairment, blindness, low vision, cognitive impairment, deafness/blindness, speech impairment, deafness or are hard of hearing *and* have difficulty using a standard telephone.

Call: 1-800-552-7724 (VOICE/TTY)
Email: moreinfo@mdrelay.org or

Go to www.mdrelay.org

The Maryland Technology Assistance Program (MD TAP) of the Department of Disabilities provides tools to help Marylanders with disabilities and seniors enjoy the same rights and opportunities as other citizens. These tools are called "assistive technology" or "AT"; the term refers to any item needed to live, work or learn more independently.

AT ranges from simple, homemade fixes (such as tape on utensil handles to support better gripping), to complex, high-tech products (like computerized communication systems). Examples are: blindness and low vision aids, assistive listening devices, adapted telephones, special keyboards and software to operate computers, ramps and other home modifications, wheelchair and scooters, vehicles with wheelchair lifts.

Loaner equipment and demonstrations may be available at various locations in the State.

Call: 1-800-832-4827 or Go to <u>www.mdtap.org</u>

Vaccine Requirements For Children

Enrolled in Preschool Programs and in Schools

Per DHMH Code of Maryland Regulations (COMAR) 10.06.04.03

Maryland Scho	ol Year 2009	9 - 2010 (Valid 9/1/09	9 - 8/31/10	Required co	umulative n	umber of doses	s for each vac	cine for
Vaccine	DTaP/DTP / DT	Polio ²	Hib ³	Measles ^{1,4}	Mumps ^{2,4}	Rubella ^{2,4}	Varicella ^{2,4,5} (Chickenpox)	Hepatitis B	PCV7 ³ (Prevnar TM)
Current Age of Child									
Less than 2 months	0	0	0	0	0	0	0	1	0
2-3 months	1	1	1	0	0	0	0	1	1
4-5 months	2	2	2	0	0	0	0	2	2
6-11 months	3	3	2	0	0	0	0	3	2
12- 14 months	3	3	At least 1 dose given after 12 months of age	1	1	1	1	3	2
15-23 months	4	3	At least 1 dose given after 12 months of age	1	1	1	1	3	2
24—59 months	4	3	At least 1 dose given after 32 months of age	1	1	1	1	3	1
60-71 months	4	3	0	2	2	2	1	3	0

Required cumulative number of doses for each vaccine for children enrolled in KINDERGARTEN – 12 th grade								
Grade Level Grade (Ungraded)		DTaP/DTP/ Tdap/DT/Td	Polio ²⁷	Measles ^{2,4}	Mumps ^{2,4}	Rubella ^{2,4}	Varicella ^{2,4} (Chickenpox)	Hepatitis B ⁸
Kindergarten	(5yrs)	4	3	2	1	1	1	3
Grades 1-12	(6-18+yrs)	4or3 ⁶	3	2	1	1	1 or 2 ⁵	3

Vaccine Requirements For Children Enrolled in Preschool Programs and in Schools Maryland School Year 2009 - 2010 (Valid 9/1/09 - 8/31/10)

FOOTNOTES

- 1. If DT vaccine is given in place of DTP or DTaP, a physician documented medical contraindication is required.
- 2. Proof of immunity by positive blood test is acceptable in lieu of vaccine history for hepatitis B, polio and measles, mumps, rubella and varicella.
- 3. Hib and PCV7 (PrevnarTM) are not required for children older than 59 months (5 years) of age.
- 4. All doses of measles, mumps, rubella and varicella vaccines should be given on or after the first birthday. However, upon record review for students in preschool through 12th grade, a preschool or school may count as valid vaccine doses administered less than or equal to four (4) days before first birthday.
- 5. One dose of varicella (chickenpox) is required for a student younger than 13 years old. Two doses of varicella vaccine are required for a previously unvaccinated student 13 years of age or older. Medical diagnosis of varicella disease is acceptable in lieu of vaccination. Medical diagnosis is documented history of disease provided by a physician or health care provider. Documentation must include month and year. In the absence of documentation a medical provider or local health department may verify immunity via blood test, **but revaccination may be more expedient.**
- 6. Four (4) doses of DTP/DTaP are required for children less than 7 years old. Three (3) doses of tetanus and diphtheria containing vaccines (DTP, DTaP, Tdap, DT or Td) are required for children 7 years of age and older.
- 7. Polio vaccine is not required for persons 18 years of age and older.
- 8. Two doses of Hepatitis B vaccine is acceptable only if the student was vaccinated with the Merck & Co. brand vaccine **Recombivax**TM **HB Adult Formulation.** RecombivaxTM HB Adult Formulation vaccine is licensed for use in adolescents 11 15 years of age as a two-dose series.

Maryland Department of Health & Mental Hygiene Center for Immunization www.EDCP.org (Immunization) 410-767-6679

HOUSING

What factors about my housing situation must I consider when having my grandchild live with me?

Space, safety, and privacy needs of the whole family must be considered when a grandchild moves in. As a result, the grandparent may need to think about moving to another residence or making changes to his/her current residence.

What special factors must renters consider when a grandchild moves in? When living in a rental unit, particularly a government-subsidized facility, the lease usually requires that you advise the rental manager if anyone moves into the dwelling other than those already on the lease. Otherwise, you risk eviction.

In government-subsidized housing, adding a grandchild to your household may affect the amount of rent you pay in the future and whether your family can remain in the same rental unit. Any income the child receives is added to the total household income. Also, there are federal guidelines on the number of children who may occupy a given size apartment.

What kinds of federal government housing assistance are available to low-income renters?

The 3 types of federal housing assistance listed below may not be available in every county of Maryland. Also, because of limited funds and many Marylanders who need rental assistance, most programs have waiting lists, sometimes of several years duration.

The <u>Housing Choice Voucher/Certificate Program</u> (also known as "Section 8") is a federally-funded rental assistance program of the U. S. Department of Housing and Urban Development (HUD). It is operated by local public housing agencies in Maryland, such as the Housing Authority of Baltimore City.

The Section 8 Program provides rental payment assistance to very low-income families (those having 50% or less of area median income), the elderly, and persons with disabilities. Participants must be U.S. citizens or non-citizens with certain types of immigration status.

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Families or persons accepted for the program can locate their own housing, including single-family structures, townhouses, and apartments. The housing selected must meet quality standards established by the program, and the landlord must be willing to accept the "fair market" rental value as stipulated by the local government.

The renter/family pays a percentage of their monthly adjusted household income toward rent, based on a government-determined formula calculation. The program pays the landlord the remainder of the rent directly.

<u>Public housing</u> is also federally funded and gives preference to certain categories of applicants, such as low-income working families, persons/families unable to work because of age or disability, veterans and their families. Public housing rental units are *owned and operated by* the local public housing agencies. Within a public housing development, all of the renter/families fall into one or more of the preferred categories.

For further information about Section 8 and public housing, go to www.hud.gov, and click on "Homes – Renting.".

For locations of public housing agencies in Maryland, go to www.hud.gov/offices/pih/pha/contacts/states/md.cfm or

♦ See p.109 for local government, including housing office, listings.

In the <u>privately-owned subsidized rental housing</u> market, the federal government provides subsidies directly to the owner of the housing; then the owner applies those subsidies to the tenant's rent. Applications are taken by the individual apartment managers.

To obtain a listing of privately owned subsidized apartment buildings in Maryland,

HOUSING

Call: Washington HUD Office

(Montgomery & Prince George's Counties)

1-202-275-9200

Baltimore HUD Office(Baltimore City and other Maryland Counties)

410-962-2520 and ask for "The Locator" or

Also see the next listing, www.mdhousingsearch.org

Is there a service that can tell me names and addresses of affordable rental properties near me and how to contact them? www.mdhousingsearch.org is a locator service for rental housing, supported by a toll-free bilingual call center, that enables people to locate available rental housing that best fits their individual and family needs. The Maryland Department of Housing and Community Development endorses the service.

The service provides links to other housing websites and offers helpful tools for renters such as an affordability calculator, rental checklist, and renter rights and responsibilities information.

Individuals can search the website using a wide variety of search criteria with special mapping features and receive apartment listings that describe important aspects of each unit e.g. ones that allow pets, ones that accept Section 8 vouchers, ones that have 3 bedrooms.

The locator service is supported by a toll-free, bilingual ((English and Spanish) call center operating Monday through Friday, 9 a.m. to 8 p.m. Information on specific rental properties can be provided by phone or mailed to the customer.

Call: 1-877-425-8844

Is there any State housing assistance available to low-income renters?

The **Rental Allowance Program (RAP)** provides monthly rent assistance for low- income families who are homeless or have an emergency housing need. RAP is a program of the Maryland Department of Housing and Community Development. Monthly payments are fixed amounts, depending upon the size of the family and the location of the rental housing unit in the State. Payments can be made for up to 12 months and may be extended under special circumstances.

Call: 410-514-7436 or

Go to www.dhcd.state.md.us, and click on "Programs"

HOUSING

Where can grandfamilies get information about home ownership, home repair loans, and accessibilityrelated improvements? The website for the Maryland Department of Housing and Community Development (DHCD) is www.dhcd.state.md.us. Below are some listings from the website that may interest grandfamilies.

The <u>Maryland Mortgage Program</u>, within the Community Development Administration (CDA) of DHCD has added loan products that offer a range of interest rates, some below market, and terms that give borrowers flexibility.

Go to www.mmprogram.org

First-time homebuyers should also see www.morehouse4less.org

DHCD also offers the <u>Home Ownership for Individuals with</u>
<u>Disabilities Program</u>. To qualify, one of the borrowers must have a disability, or the borrower must have a child (of any age) with a disability, who resides with and is cared for principally by the borrower. (A "Certificate of Disability," completed by a health, mental health, or disability professional is required). Borrowers must meet other program eligibility guidelines.

Call: 410-514-7530

The <u>Weatherization Assistance Program</u> enables low-income households to reduce home energy consumption and maintenance costs through installation of energy-conserving materials.

The program can help with improvements related to hot water systems, furnaces, lighting, insulation, health and safety items.

Priority is given to low-income homeowners who are elderly, disabled, have families with children, and/or those who have the highest energy consumption.

This is a DHCD Program; however applications are taken by local energy assistance office or through the Maryland Energy Assistance Program central office.

Call: 1-800-352-1446 or 1-800-638-7781 or

◆ See p. 103 for local Home Energy Program offices or Go to www.dhr.state.md.us/meap

The <u>Lead Hazard Reduction Grant and Loan Program</u> provides funds to assist homeowners and landlords reduce the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards.

Call: 410-514-7530

Accessible Homes for Seniors provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home.

These improvements may include, among others, the installation of grab bars and railings, widening of doorways and installation of ramps. Home improvements such as these enable many older people to remain in their homes and maintain their independence.

This program is a joint initiative of DHCD and the Maryland Department of Aging.

Call: 1-800-756-0119 or

♦ See p. 99 for local Senior Information & Assistance listings.

What about foreclosure prevention programs for owners of, and renters in, houses facing foreclosure?

DHCD has a foreclosure prevention initiative called <u>Home</u>

<u>Owners Preserving Equity (HOPE)</u>. If you face foreclosure, use the HOPE Hotline or website to locate an approved housing counselor.

Call: 1-877-462-7555 (HOPE Hotline) or

Go to www.mdhope.org

How can I learn about my rights as a tenant or a landlord?

Incorporated in 1959, <u>Baltimore Neighborhoods, Inc. (BNI)</u> is one of the oldest and largest fair housing organizations in the nation. Its Tenant-Landlord counseling program began in 1979. With a grant from the Maryland Legal Services Corporation in 1991, the agency began counseling tenants and landlords *Statewide* about their respective rights.

Telephone counselors assist callers with information regarding evictions, maintenance issues, security deposits, proper notice to vacate, and many other areas; they do not give legal advice. In addition, BNI publishes highly regarded tenant-landlord manuals for Baltimore City, Anne Arundel, Baltimore and Prince George's Counties and a Maryland State manual for the many counties that have no local tenant-landlord laws.

Another important aspect of BNI's work is to detect and challenge discriminatory housing practices and assist in obtaining appropriate corrective action. For example, BNI advocates on behalf of people with disabilities in obtaining reasonable accommodations and reasonable modifications in their rental units.

For BNI's Tenant-Landlord Hotline,

Call: 410-243-6007 (Baltimore region)

or 1-800-487-6007 (within MD outside Baltimore)

For fair housing information,

Call: 410-243-4400 or

Go to www.bni-maryland.org

Where can I get help in resolving a dispute with a landlord, builder, home improvement company, contractor? Community Mediation Maryland is a non-profit organization that encourages the use of mediation at centers throughout Maryland to resolve conflict between people. Mediation centers provide professional training to volunteers (called "mediators"), who help local residents resolve conflicts on a free or sliding scale basis. Mediations are performed in a confidential manner and can sometimes prevent costly and lengthy legal battles.

Call: 1-888-826-2262 or

Go to www.marylandmediation.org

HOUSING

What is a Home Equity Conversion Mortgage (also called a "reverse mortgage)? Can it help with my family's needs? Seniors who are at least 62 years old and own their home have an alternative not available to renters or to younger homeowners: the "reverse mortgage." The reverse mortgage can enable senior homeowners to turn their home into a source of income and thus be in a better position to provide for their grandchildren.

Under a reverse mortgage, a lender advances an amount of money, based on the value of the home, to the current owner. A lien is placed on the house, but the senior continues to own it. The loan is repaid in one payment, usually through the sale of the house. Generally, the older you are and the more your home is worth, the more money you can borrow.

NOTE: Reverse mortgages can be complicated arrangements. Do not enter into a reverse mortgage agreement without exploring more than one lender's plan and thoroughly understanding the conditions. Consulting a lawyer knowledgeable in real estate law is recommended.

Where can I call to learn more about reverse mortgages?

The AARP (American Association of Retired Persons) Foundation offers a Home Equity Conversion Information Kit and videotape to help homeowners decide if a reverse mortgage may be right for them.

Call: 1-800-209-8085

The U.S. Department of Housing and Urban Development (HUD) also provides important information at its website www.HUDreversemortgage.org

To be eligible for a federally insured Home Equity Conversion Mortgage, you must discuss the loan with a counselor employed by a nonprofit or public agency approved by HUD.

To request HUD counseling,

Call: 1-800-209-8085 or

Go to www.hecmresources.org/network.cfm

What rights do parents have in raising their children?

Both Federal and Maryland law presume that parents are the legal guardians of their children and have the right to make decisions affecting their child's education, health, and welfare. The laws also presume that parents' decisions are in the best interest of their child, and the court protects parental decisions from government intervention. If, however, a parent's decisions or their failure to make decisions are harmful to the child's welfare, the court can take steps to reduce and ultimately terminate parental rights.

What rights do grandparents have toward their grandchildren?

Neither Federal nor Maryland law recognizes that a grandparent has any *legal* rights to the care, visitation or custody of their grandchildren when parents are fit to parent. However, a grandparent can seek a legal caregiving relationship with a grandchild by obtaining custody, guardianship, or by adopting the grandchild when there is a question of parental fitness.

Don't many grandparents take care of their grandchildren through informal arrangements (sometimes referred to as the "informal system")? Yes, many grandparents assume primary care of their grandchildren without involving state agencies or the court system. Informal caregiving arrangements may be made when the biological parent is unable (due to illness, for example) or unwilling to provide care. In some cases there is agreement between the biological parents and the grandparent to make an informal caregiving arrangement; in other cases the grandparent may step in when the grandparent fears for the child's safety and *before* a state agency or the court system has intervened.

In the informal arrangement, the grandparent assumes *physical* custody of the child; however, the biological parent retains *legal* custody. Legal custody gives the right to make important decisions about a child's upbringing. In the informal arrangement, the biological parent can re-take *physical* custody of the child at any time, or the court can intervene in determining custody.

In the informal arrangement the child is generally eligible for only a small monthly Temporary Assistance for Needy Families (TANF) grant. Grandparents can apply for medical coverage for the child through the Maryland Children's Health Program (see pp. 55). Grandparents may also be able to consent for medical treatment for the grandchild and to enroll the child in school by completing affidavits of family hardship (see pp. 22 and 53).

^{*} Information on legal issues on pages 79-82 in this resource guide was largely adapted from the Baltimore County Department of Social Services KINSHIP CARE RESOURCE MANUAL, March 2008, chapter entitled "Custody." Website: www.dhr.state.md.us/ssa/pdfs/kinman.pdf

What happens when a child comes to the attention of the child welfare system (sometimes referred to as the "formal system")?

Abuse or neglect are the most common reasons the child welfare system receives reports of children-at-risk. Maryland's child welfare system is overseen by the Social Services Administration (SSA), which is located within the state Department of Human Resources (DHR). State laws, as well as regulations written by DHR, govern the way reports of children-at-risk are handled by the local Departments of Social Services (DSS). The first step in handling a report of a child allegedly at risk is an investigation by the local DSS.

♦ See p.30

What is a "kinship care" placement?

When the local DSS petitions the court to remove a child from the parental home due to abuse or neglect, Maryland law requires that the local DSS give first priority to placing the child in the home of a relative. Placement with a relative by the local DSS is sometimes referred to as "kinship care" placement. The alternative is usually placement with a foster care provider. (Foster care providers are persons licensed by the local DSS after they and their home have satisfied the many requirements established to assure the safety of the children placed in those homes.)

♦ See p.31

When does the term "restricted foster care" apply to a grandparent who is raising a grandchild?

When the local DSS arranges a "kinship care" placement, the relative with whom the child is placed can apply for approval as a "restricted foster care" provider by the local DSS. A "restricted foster care" provider can offer a temporary home, because of the emergency situation, only for the particular child(ren) placed there, due to family relationship or relationship by marriage. For "restricted foster care" approval, the relative applicant must undergo a rigorous assessment process, the same as that of the unrelated foster care provider, as well as a training program.

Both regular licensed foster care, as well as restricted foster care, are considered temporary. The local DSS is required to place children in a permanent living situation within 15 months, reunifying the child with the biological parent, if possible. Both licensed foster care providers and restricted foster care providers can receive payment for the children in their care, according to the payment schedule established by SSA/DHR.

♦ See p.32

What kinds of legal care relationships are there?

Custody

A custody order officially grants the caregiver the right to care for the child in question. To obtain a custody order, a complaint for custody must be filed in Circuit Court in the county where the petitioner resides. A custody order is not permanent and can be changed.

Guardianship

An order for legal guardianship gives the petitioner the right to make legal and medical decisions for the child. A guardianship order can be granted without terminating parental rights and can be changed.

Adoption

Under Maryland law, formal adoption of a child is the only way the legal relationship between parent and child can be terminated. Adoption can be a lengthy process, which the biological parent may contest. In Maryland adoptions, all living biological parents must relinquish their parental rights or a Court must terminate them.

How do I decide if and when to pursue custody, guardianship, or adoption?

Custody or guardianship may involve termination of the parents' rights, or those rights may be shared by both parents and grandparents through court action.

When it is unlikely that the natural parent will ever be capable of providing for the child's needs, some grandparents pursue adopting their grandchild, rather than obtaining legal guardianship. For the child, being adopted usually results in a greater sense of permanency than being in a guardianship status.

Adoption can also strengthen a grandchild's present and future financial status. A grandchild who has been adopted by his/her grandparent may be eligible for Social Security benefits on the grandparent's Social Security record. For further information,

♦ See p.104 for listing of Social Security field offices

Because of its potential to create tension within a family, grandparents may wish to pursue adoption only when they are sure the biological parents will not contest it, or where the need for permanency for the child outweighs the stress of a conflictual Court proceeding.

In some cases, after adoption has taken place, the adoptive and biological parents can enter into contact agreements or contracts. A post-adoption contract helps maintain a relationship between parent and child without forcing grandparents to share legal rights with the biological parent. The Court will enforce a post-adoption contact contract as long as visitation is in the child's best interests but it will not overturn the adoption.

I currently care for my grandchild but have a health condition that may prevent me from being his primary caregiver in the future. Would the child then be placed in foster care?

Not necessarily. A "standby guardian" is a person appointed to care for a child if the child's regular caretaker is physically or mentally incapable of doing so. A parent can initiate the process, or a court can make the designation.

I cannot physically care for my grandchild, but neither can his parents. What should I do? Contact the local Department of Social Services (DSS) where the child lives. The local DSS is obligated to work with the family of a child-at-risk to develop a plan to ensure the child's safety, exploring non-custodial parents and other relatives, with foster care placement being the last resort.

- ♦ See p.100 for listing of local DSS offices or Go to www.dhr.state.md.us/county
- ♦ See Family Support and Counseling section of guide

In a case of possible abuse, contact the police (call "911") or the local DSS. In a case of neglect, contact the DSS.

Where can I get legal advice about my particular family situation?

If you have access to the Internet, a comprehensive website is www.courts.state.Md.us. This website maintains a listing of Family Law Self-Help Centers located in Baltimore City and the 23 counties of Maryland. It also provides links to attorneys providing free or low-cost legal services. Another useful website is www.peoples-law.org.

For persons without Internet access, some commonly used resources are listed in alphabetical order.

<u>Baltimore City Circuit Court – Pro Se Project</u> enables citizens to file forms needed for court proceedings without being represented by a lawyer during court proceedings. Citizens are assisted with such forms as petitions for absolute and limited divorce, answer to complaint, child support, custody/modifications of custody, motion to waive advance court costs, and visitation.

The professionals who assist with this project provide very limited legal advice and cannot act as your lawyer. You must meet certain income eligibility guidelines to be eligible for these services.

Call: 410-396-3648

Community Mediation Maryland is a non-profit organization that encourages the use of mediation at centers throughout Maryland to resolve conflict between people. Mediation centers provide professional training to volunteers (called "mediators"), who help local residents resolve conflicts on a free or sliding scale basis. Mediations are performed in a confidential manner and can sometimes prevent costly and lengthy legal battles.

Examples of situations where mediation can help include: problems regarding care or visitation by grandparents with grandchildren; tension caused by parents, children, and grandparents living together; disputes between tenants and landlords; conflicts involving financial and estate matters.

Call: 1-888-826-2262 or

Go to www.marylandmediation.org

<u>Family Law Hotline</u> is a telephone service that informs incomeeligible Maryland residents about their legal rights concerning family law issues. It is operated by the Women's Law Center of Maryland.

Call: 1-800-845 8550

<u>Judicare Family Law</u> is a pilot project, funded by the Maryland Legal Services Corporation, to ensure that low-income persons have appropriate legal representation in divorce, custody, visitation, and other contested family law matters.

As of September, 2009, locations and contact numbers for the Judicare Family Law Pilot Project were:

Allegany	301-722-3390
Baltimore City	410-547-6537
Middle Eastern Shore	410-547-6537
Harford	410-836-8202
Montgomery	301-424-7651
Prince George's	301-864-8354
Washington	410-547-6537

Legal Aid Bureau, Inc.

Legal Aid offers a full range of civil legal services to financially qualified low-income Marylanders and people from 13 offices around the state. Issues addressed include: family, consumer, housing, education, employment, and income maintenance matters; also help for abused and neglected children, the elderly, nursing home residents, migrant and seasonal farm workers.

The Bureau also operates the free <u>Maryland Senior Legal</u> <u>Helpline</u> for persons 60 and over (description on p.85)

Call: 410-951-7700 (Central Office) or Go to www.mdlab.org

Maryland Disability Law Center (MDLC) advances the civil rights of people with disabilities through information and referral, legal representation, and other strategies. Priority areas include: children's and adults' mental health, developmental disabilities, education, access to community-based services for people in nursing facilities and for people with traumatic brain injury, help for Social Security beneficiaries, voting rights, Medical Assistance, and use of affordable and accessible public services (e.g. housing or transportation).

Call: 410-727-6352 or 1-800-233-7201 or

Go to www.mdlcbalto.org

Maryland Senior Legal Helpline is a free telephone service for Marylanders age 60 and older, developed by a network of agencies and provided by the Legal aid Bureau, Inc. Types of legal services provided most often involve: public benefits, Medicare, Medical Assistance, long term care, access to health care, third party decision-making, neglect, exploitation, tenant/landlord, home ownership, utilities, consumer problems. Criminal, traffic court, and "fee-generating" cases are not handled by the Helpline.

The Helpline also operates a Sixty Plus Legal Program, which provides low-cost wills, powers of attorney, advance directives (living wills), and deed changes.

Call: 410-951-7750 or 1-800-896-4213 x 7750

Maryland Volunteer Lawyers Service provides free or reduced fee representation to low-income individuals and non-profit organizations throughout Maryland who have civil (non-criminal) legal problems. Cases may include family law, landlord/tenant conflict, problems with administrative agencies, bankruptcy, consumer issues, wills, wag claims, school suspensions/expulsion, denial of public benefits, criminal record expungement, etc.

Call: 410-547-6537 or 1-800-510-0050

Senior Legal Assistance Program is a statewide program, administered by the Maryland Department of Aging and Maryland's Area Agencies on Aging (AAAs), under contracts with local legal service provider agencies. Income maintenance, disability benefits, health care, protective services, abuse, institutionalization, guardianship, and housing are among the priority issues addressed by the program.

Preference is given to persons with the greatest economic or social need who are age 60 or over. The local Senior Information and Assistance (I&A) Specialist at your local AAA can direct you.

See p.99 for local Senior I&A listings or Go to www.mdoa.state.md.us/senior.html

Women's Law Center of Maryland (WLC) was established in 1971 to meet the legal needs of women, especially in the areas of family law and the workplace. Its mission has broadened to include concerns for the legal rights of children.

Free Statewide telephone services available through the WLC are listed below:

The **Family Law Hotline** answers basic family law questions. The volunteer attorneys screen the clients for income eligibility and collect basic data required by the funding source, Maryland Legal Services Corporation. The hotline is staffed by attorneys experienced in family law, and is operated in partnership with the Legal Aid Bureau, Inc.

Call: 1-800-845-8550

The **Legal Forms Helpline** assists people who are able to file their family law cases themselves because their cases are uncomplicated and uncontested. Assistance with understanding the legal process is given, as well as help completing the appropriate forms.

This hotline operates during limited hours; voicemail will indicate the hours of operation.

A Spanish-speaking attorney is available by calling 1-877-293-2507. Leave a message and an attorney will return your call. (Spanish only)

Call: 1-800-818-9888

The **Employment Law Hotline** provides legal information about your rights in the workplace. This hotline operates during limited hours; voicemail will indicate the hours of operation

Call: 1-877-422-9500 (toll-free)

The Women's Law Center website also contains a valuable resource section with information on **Domestic Violence and Protective Orders.**

Go to www.wlcmd.org/domesticviolence.html

It is important for both grandparents and grandchildren to participate in activities for purposes of fun, socialization, spirituality and exercise - to name a few. In addition to the organizations listed below, many faith communities also offer free or inexpensive planned activities that both generations can enjoy together or activities geared to adults and to children separately. These organizations may offer summer programs, including day and overnight camps.

Where can I find low-cost Recreational activities for my grandchild, myself, or for us to do together? <u>Departments of Recreation</u>, funded by local governments, offer free or reasonably priced activities for children, adults, and families. Various activities are available year-round, including summer camps. Local Departments of Recreation usually offer some activities for children with special needs.

In some localities, by asking to have your name placed on a mailing list, you can receive information on low-cost activities, like summer camps, as soon as they become available and before they fill up.

• See p.109 for local Department of Recreation listings.

<u>Maryland Public Libraries</u> support the development of early literacy experiences for young children that prepare them for school and encourage lifelong learning.

Opportunities for learning at many libraries include:

- Story time for children birth through age 5 and their parents or caregivers
- summer reading clubs for children
- basic computer classes offered free of charge
- assistance to job seekers on the public access computers, including finding job listings, writing resumes, filling out applications, and surfing the Internet for career opportunities
- classes on many subjects

♦ See p.114 for local library listings or

Go to www://directory.sailor.lib.md.us/pub_use/county_map.cfm

Ys and YMCAs

Call: 410-837-9622 or go to www.ymaryland.org for the Y of Central Maryland

Go to www.ymca.net , and type in your zip code to locate YMCAs elsewhere in Maryland

Girl Scouts and Boy Scouts

Call: 1-800-492-2521 - Girl Scouts of Central Maryland 410-338-1700 - Boy Scouts of Central Maryland

Boys and Girls Clubs of America

Call: 1-800-854-CLUB or Go to www.bgca.org/clubs

<u>Police Athletic League ("PAL") Activity Centers</u> allow youth ages 7 -17 to interact with police officers in a positive setting while participating in constructive activities.

Three counties in Maryland still have PAL Centers. Ask for the PAL Center closest to you.

Baltimore Co. 410-887-5892 Frederick Co. 301-600-2091 Prince George's Co. 301-498-0092

NOTE: In Baltimore City, management of PAL Centers was transferred to the City Department of Recreation in 2009. For Recreation centers in Baltimore City,

Call: 410-396-7003

<u>The Maryland Child Care Resource Network</u> may know of Recreational programs for children, including camps, in your local area. This service is also known as "LOCATE."

◆ See p.107 for local child care resource centers or Go to www.mdchildcare.org/mdcfc/network/mainnumbers.html

<u>Senior Information and Assistance</u> specialists at the Area Agencies on Aging throughout Maryland can direct grandparents age 60 and over to local senior centers, which offer a wide range of classes and educational opportunities, fitness and social programs, congregate meals, and more.

◆ See p.99 for local Senior I&A offices or

Go to www.mdoa.state.md.us/senior.html

Is there any financial help available to assist me with the cost of enrichment activities for my grandchild? The <u>National Family Caregiver Support Program</u> may be able to help the relative caregiver *age 55 or older* with some activity expenses associated with raising a child. Funded through the Older Americans Act, local Family Caregiver Support Programs are administered by the Area Agencies on Aging (AAAs) in Maryland. The Senior Information & Assistance (I&A) Specialist at your local AAA can direct you.

♦ See p.99 for local Senior I&A offices

Are there community volunteers who can spend one-to-one time with my grandchild?

Many schools in Maryland recruit mentors and tutors to work with children who need individualized attention. Tutors help students with their school work, while mentors develop friendships with children for whom the encouragement of an interested adult can help improve the child's self-esteem. Grandparents can ask the principal or guidance counselor if the school has a tutoring or mentoring program.

Some faith communities also sponsor tutoring and mentoring programs. Ask about the availability of these services at your place of worship.

<u>Maryland Mentoring Partnership</u> matches caring, committed mentors with children who need help in developing self-esteem, ambition, and self-sufficiency. The Partnership has promoted the building of mentoring programs under sponsorship of area schools, religious institutions, corporations, and community organizations.

The Partnership also operates a State Mentoring Resource Center, which tries to link families with a child who needs mentoring to an existing program that can serve the child.

Mentoring programs are not available in all localities. Also, there are more children in need of mentors than there are mentors available.

Call: 410-685-8316 or

Go to www.marylandmentors.org

Big Brother/Big Sisters of America matches at-risk children primarily from single-family homes, or children being raised by non-parents, with an adult volunteer who will provide additional guidance, support, and companionship to the child. The Big Brother or Big Sister volunteer has been carefully screened, interviewed, and trained by professional staff of the local organization that sponsors the program. The volunteer continues to be supervised by professional staff once the match is made.

Call: 410-243-4000 or Go to www.biglittle.org

Caregiver's Choice: A Mentoring Partnership to Benefit
Youth with Incarcerated Parents, a national initiative begun in
2007, is funded by the Family and Youth Services Bureau, U.S.
Department of Health and Human Services. MENTOR/The
National Mentoring Partnership and Dare Mighty Things cooperate
in running the program.

Caregiver's Choice offers mentoring scholarships to youth ages 4-18 who have an incarcerated parent. The mentoring services are provided by local mentoring programs in Maryland that have been selected by Caregiver's Choice and meet its quality assurance standards.

Call: 1-877-333-2642 (toll-free) or

Go to www.mentoring.org/caregiverschoice or E-mail: caregiver schoice@daremightythings.com

What measures can I take at home to keep my young grandchild safe?

The following list, prepared by the U.S. Consumer Product Safety Commission, gives some home safety tips for young children. Many of these tips apply to all children up to age five, but have been broken down into age ranges for easier reference.

Young Infants (Newborn to 6 months)	Older Infants (7 months to 12 months)
 Put your grandchild to sleep on his or her back in a crib with a firm flat mattress and no soft bedding underneath. 	♦ Never leave your grandchild alone for a moment near any water or in the bathtub, even with a bath seat; check bath water with your wrist or elbow to be sure it is not too hot.
♦ Make sure your crib is sturdy with no loose or missing hardware; used cribs may not meet current safety standards	 Do not leave a baby unattended on a changing table or other nursery equipment; always use all safety straps.
 Do not give grandchildren toys or other items with small parts or tie toys around their necks. In a car, always buckle your grandchild in a child safety seat on the back seat. 	♦ If you use a baby walker for your grandchild, make sure it has special safety features to prevent falls down stairs, or use a stationary activity center instead.
	♦ Keep window blind and curtain cords out of reach of grandchildren; dress grandchildren in clothing without drawstrings.
Toddlers (up to 3 years)	Preschoolers (3 years to 5 years)
 Keep all medicines in containers with safety caps; be sure medicines, cleaning products, and other household chemicals are out of reach and locked away from children. Use safety gates for stairs, safety plugs for electrical outlets, and safety latches for drawers and cabinets. Buy toys labeled for children under age 3; these are often safety recommendations not measures of a child's skill or ability. 	 Keep children – and furniture they can climb on – away from windows. At playgrounds, look for protective surfacing under equipment Be sure your grandchildren wear helmets when riding tricycles or bicycles. At all ages, make sure your smoke detectors work; keep matches and lighters away from children.
 Never leave your grandchildren alone in or near swimming pools. 	

What is helpful information to have onhand in case of an emergency? Keep the following information in a safe place for each child in your care (and for yourself):

- □ Name, birthdate, and Social Security number
- □ List of any medical conditions
- □ List of medications and dosages
- □ Name and phone number of primary care doctor
- □ Health insurance card and insurance contact information

What are some child safety issues I should be aware of, and where can I call for help?

> Possible Poisoning (other than lead paint)

Possible Lead Poisoning

- ♦ For emergencies, call 911
- ♦ For less serious cases, call the Maryland Poison Control Center at 410-706-7701 or 1-800-222-1222

Lead poisoning can occur from exposure to lead paint, which is present in many older buildings (20 years old or more). Lead paint dust can be inhaled, and young children may put into their mouths lead paint chips that flake off walls.

Because children are more susceptible to lead poisoning than adults, they should be tested for lead poisoning between the ages of 6 months and 6 years.

The <u>Maryland Lead Hotline</u> can provide general information and information on testing.

Call: 410-534-6447 or 1-800-370-5323 or

♦ See p.102 for local health department listings

The Maryland Department of Housing & Community Development operates the **Lead Hazard Reduction Grant and Loan Program**. State funds assist homeowners and landlords reduce the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards.

Call: 410-514-7530

<u>The Lead Abatement Action Program</u> provides federal funds to help property owners renovate residential or rental properties in Baltimore City to make these units lead-safe.

Call: 443-984-3933

Child Passenger Safety

Maryland's current Child Passenger Safety Seat Law became effective June 30, 2008 of 2008. Provisions include that:

- Children under 8 years old must ride in an appropriate child restraint,* unless the child is 4'9" or taller or weighs more than 65 pounds. (* Appropriate child restraints include car seats, booster seats, and other federally approved safety devices.)
- Every child from 8 to 16 years old who is not secured in a child restraint must be secured in the vehicle's seat belt.
 (Although the law does not require it, children are safer riding in booster seats until they reach 80 pounds.)

<u>Maryland Kids in Safety Seats (KISS)</u> provides comprehensive information and also makes loaner seats available.

Call: 410-767-6016 or 1-800-370-SEAT (7328) or Go to www.mdkiss.org

NOTE: KISS and other child passenger safety experts strongly recommend that all children under age 13 ride in the back seat. Research clearly shows that children are 40% less likely to be seriously injured when properly restrained in the back seat.

Bicycle Helmet Protection

Maryland's current Child Bicycle Helmet Law became effective October 1, 1995. Provisions include that:

- all persons under the age of 16 who are riding a bicycle (defined as a vehicle with two or three wheels of which one is more than 14 inches in diameter) or are passengers on a bicycle wear a helmet that meets or exceeds one of the three standards for helmets: SNELL –Snell Memorial Foundation; ANSI –American National Standards Institute; and ASTM –American Society for Testing and Materials
- a helmet must be worn when operating a bicycle on any highway, bicycle way or other property open to the public or used by the public for pedestrian or vehicular traffic.

Having children wear helmets is the single most effective thing a parent can do to make bicycling riding safer. For more information,

Call: 1-800-252-8776 (Bicycle and Pedestrian Coordinator, MD State Highway Administration) or

410-787-5893 (Maryland SAFEKIDS) or

Go to

 $\frac{http://marylandroads.com/ExploreMD/bicyclists/oppe/Pamphlets/}{yelhel.pdf}$

What if I feel the child in my care is addicted to drugs or alcohol, is violent, is a danger to himself/herself, or is a danger to me or to others? Based on the urgency of the situation, here are some possible courses of action:

- ♦ Ask for advice from the child's teacher, principal, or guidance counselor
- ♦ Contact a mental health professional (see pp.58-59)
- ♦ Call your local Department of Social Services (see listings on p.100), and ask for "Child Protective Services"
- ♦ See p.2 of this guide for emergency telephone numbers
- **♦** *Call 911 (Police)*

What happens if my grandchild is arrested?

If the child is under 18, Maryland law considers him or her to be a juvenile for most non-traffic criminal offenses. In Baltimore City and Maryland's counties, juvenile courts have jurisdiction over cases involving children under the age of 18.

Different vocabulary is used in the juvenile system than in the regular court system. In juvenile court, the child is arrested for a "reportable offense." The child is called a "respondent" rather than a "defendant." He or she appears in an "adjudicatory hearing" – not a trial – to admit or deny involvement in the reportable offense.

^{*} Information on juvenile court on pages 96-97 in this resource guide was largely adapted from the Baltimore County Department of Social Services KINSHIP CARE RESOURCE MANUAL, March 2008, section entitled "Assistance for Grandchildren at Risk, pp.78-80." Website: www.dhr.state.md.us/ssa/pdfs/kinman.pdf

The police will contact the child's parent or caregiver to provide information about the child's arrest and the initial court hearing. Sometimes the child will be released before the hearing; other times the child may be held in a juvenile detention facility between the arrest and his or her appearance in court, which usually occurs the next day (except Sundays).

If the child is enrolled in public school, the police will also notify the district school superintendent of the arrest, and the State's Attorney will keep the superintendent informed about the progress of the case.

Juvenile courts focus more on treating, while regular courts may focus more on punishing. Juvenile court remedies may include, among others, drug/alcohol rehabilitation programs or supervised work programs. In certain situations, the court may remove the child from the home in favor of a situation that provides more discipline and care.

Cases involving certain serious offenses by juveniles may go directly to a criminal court; however, a judge can transfer some of these cases to juvenile court.

If the juvenile is financially eligible, a lawyer from the Public Defender's office will be appointed to represent him/her. If the grandparent chooses to retain a private lawyer to represent the juvenile, the local bar association can help with a referral.

For more information about the juvenile court system, Go to www.courts.state.md.us/juvenile.pdf.

For information about the Department of Juvenile Justice, Go to www.djs.maryland.gov .

SENIOR INFORMATION & ASSISTANCE OFFICES OF THE LOCAL AREA AGENCIES ON AGING

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-777-5970	Harford County	410-638-3025
Anne Arundel County	410-222-4464	Howard County	410-313-5980
Baltimore City	410-396-1341	Kent County	410-778-2564
Baltimore County	410-887-2594	Montgomery County	240-777-3000
Calvert County	410-535-4606	Prince George's County	301-265-8450
Caroline County	410-479-2093	Queen Anne's County	410-758-0848
Carroll County	410-386-3800	Somerset County	410-651-0020
Cecil County	410-996-5295	St. Mary's County	301-475-4200
Charles County	301-609-5712	Talbot County	410-822-2869
Dorchester County	410-221-1930	Washington County	301-790-0275
Frederick County	301-600-1604	Wicomico County	410-543-0388
Garrett County	301-334-9431	Worcester County	410-632-1277

LOCAL DEPARTMENTS OF SOCIAL SERVICES

LOCAL DSS	TELEPHONE	LOCAL DSS	TELEPHONE
Allegany County	301-784-7000	Harford County	410-836-4700
Anne Arundel County	410-269-4500	Howard County	410-872-8700
Baltimore City	443-423-6300	Kent County	410-810-7600
Baltimore County	410-853-3000	Montgomery County Health &Human Services	240-777-1245
Calvert County	443-550-6900	Prince George's County	301-209-5000
Caroline County	410-819-4500	Queen Anne's County	410-758-8000
Carroll County	410-386-3300	Somerset County	410-677-4200
Cecil County	410-996-0100	St. Mary's County	240-895-7000
Charles County	301-392-6400	Talbot County	410-770-4848
Dorchester County	410-901-4100	Washington County	240-420-2100
Frederick County	301-694-4555	Wicomico County	410-713-3900
Garrett County	301-533-3000	Worcester County	410-677-6800

LOCAL FAMILY SUPPORT CENTERS

LOCAL FSC	TELEPHONE	LOCAL FSC	TELEPHONE
Allogany County	301-724-5445	Enadorials Country	
Allegany County	301-724-3443	Frederick County Family Partner	301-600-2206
		Up County	301-600-2200
		op County	301-000-7430
Anne Arundel		Kent County	410-778-7911
County		in County	110 770 7711
Annapolis	410-269-4478		
West County	410-867-8945		
, , , , , , , , , , , , , , , , , , ,	110 007 0715		
Baltimore County	410-853-3860	Montgomery	301-585-3424
		County	
Baltimore City		Prince George's	301-431-6210
Bon Secours'	410-362-3629	County	
GBMC	410-522-7827		
Our House	410-396-8469		
Park Heights	410-578-0244		
Southeast	443-923-4300		
Waverly	410-235-0555		
Caroline County			
Denton	410-479-3298	Queen Anne's	410-438-3182
Federalsburg	410-754-2467	County	
	410.056.5005		410.020.6040
Carroll County	410-876-7805	Talbot County	410-820-6940
Cecil County	410-287-1100	Washington County	301-790-4002
Cecii County	410-207-1100	washington County	301-730-4002
Dorchester	410-401-2085	Wicomico County	410-860-9194
County	110 .01 2000		.10 000 717.

LOCAL HEALTH DEPARTMENTS

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-759-5001	Harford County	410-877-1010
Anne Arundel County	410-222-7375	Howard County	410-313-6035
Baltimore City	410-396-4387	Kent County	410-778-2409
Baltimore County	410-887-2702	Montgomery County	240-777-1741
Calvert County	410-535-5400, ext. 305	Prince George's County	301-883-7834
Caroline County	410-479-8030	Queen Anne's County	410-758-3364
Carroll County	410-876-4972	St. Mary's County	301-475-4315
Cecil County	410-996-5550	Somerset Count	y 443-523-1700
Charles County	301-609-6901	Talbot County	410-819-5606
Dorchester County	410-228-3223	Washington County	240-313-3260
Frederick County	301-600-1029	Wicomico County	410-543-6930
Garrett County	301-334-7700	Worcester County	410-632-1100

LOCAL HOME ENERGY PROGRAM OFFICES

COUNTY	TELEPHONE	COUNTY
gany County	301-777-8550	Howard County
	301-777-0330	220 // 42 4 0 0 412 5
Anne Arundel County	410-626-1910	Kent County
Baltimore City	410-396-5555	Laurel and Savage Zipcode 20723
Saltimore County	410-853-3385	Montgomery County
alvert County	410-535-1010/ 301-274-4474 1-800-255-5313	Prince George's County Zipcode 20785
Caroline County	410-819-4500	Queen Anne's County
Carroll County	410-857-2999	Somerset County
Cecil County	410-996-0270	St. Mary's County
arles County	410-535-1010/ 301-274-4474 1-800-255-5313	Talbot County
orchester County	410-901-4100	Wicomico County
rederick County	301-600-2410	Washington County
arrett County	301-334-9431	Worcester County
arford County	410-612-9909	

SOCIAL SECURITY ADMINISTRATION FIELD OFFICES

A Maryland resident may go to any of the offices listed. There are several offices in some counties and no offices in other counties. For some Maryland residents, the closest office may be in Delaware or Virginia.

To find the office closest to you, call 1-800-772-1213, and tell the automated answering system you want "the nearest Social Security Field Office." Then you will be asked to provide your zip code. In receiving the response, you will also hear recorded driving directions. It's fast and easy!

LOCATION	TELEPHONE	LOCATION	TELEPHONE
Abingdon, MD	410-569-4452	Camp Springs- Suitland, MD	301-423-1051
Annapolis, MD	410-897-9217	Columbia, MD1	410-872-4758
Baltimore – Downtown	866-931-9942	Cumberland, MD	301-722-4934
Baltimore County – Balto/Rossville	866-348-5818	Elkton, MD	866-331-2218
Baltimore County – Owings Mills	866-681-1412	Frederick, MD	301-682-6765
Baltimore County – Towson	866-614-4758	Glen Burnie, MD	866-528-9873
Baltimore – North (Rotunda Mall)	410-962-3301	Greenbelt, MD	866-338-4115
Baltimore — Northeast (Belair/Edison)	866-336-9653	Hagerstown, MD	866-331-7125
Baltimore – Reisterstown Rd. Plaza	410-764-7531	Rockville, MD	301-413-0400
Baltimore – West Benson Ave.	410-962-4716	Salisbury, MD	410-749-2101
Brightseat/Landover, MD	866-331-2195	Westminster, MD	410-848-6212
Cambridge, MD	410-228-8811	Wheaton/ Silver Spring, MD	301-427-2637

LOCAL HEALTH DEPARTMENT ALCOHOL AND DRUG ABUSE COORDINATORS

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-777-5050	Harford County	410-887-2365
Anne Arundel County	410-222-7164	Howard County	410-313-7238
Baltimore City	410-637-1900	Kent County	410-778-6404
Baltimore County	410-887-3828	Montgomery County	240-777-1310
Calvert County	410-535-5400	Prince George's County	301-883-7853
Caroline County	410-479-1882	Queen Anne's County	410-758-1306
Carroll County	410-876-4439	Somerset County	443-523-1780
Cecil County	410-996-5106	St. Mary's County	301-475-4200
Charles County	301-609-6901	Talbot County	410-819-5900
Dorchester County	410-228-7714	Washington County	240-313-3283
Frederick County	301-600-1775	Wicomico County	410-742-3784
Garrett County	301-334-7670	Worcester County	410-632-1100

LOCAL BOARD OF ELECTION OFFICES

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-777-5931	Harford County	410-638-3565
Anne Arundel County	410-222-6600	Howard County	410-313-5820
Baltimore City	410-396-5550	Kent County	410-778-0038
Baltimore County	410-887-5700	Montgomery County	240-777-8500
Calvert County	410-535-2214	Prince George's County	301-430-8020
Caroline County	410-479-8145	Queen Anne's County	410-758-0832
Carroll County	410-386-2080	Somerset County	410-651-0767
Cecil County	410-996-5310	St. Mary's County	301-475-7844
Charles County		Talbot County	
	301-934-8972	•	410-770-8099
Dorchester County	410-228-2560	Washington County	240-313-2050
Frederick County	301-600-8683	Wicomico County	410-548-4830
Garrett County	301-334-6985	Worcester County	410-632-1320

MARYLAND CHILDCARE RESOURCE CENTERS-REGIONAL

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany/Garrett Counties Washington	301-733-0000	Howard County	410-313-1940
Anne Arundel County	410-222-1712	Montgomery County	240-777-3110
Baltimore City	410-685-5150	Prince George's County	301-772-8420
Baltimore County	410-288-4900	Lower Shore (Wicomico, Somerset, Worcester Counties)	410-543-6650
Calvert/Charles Counties St. Mary's	301-290-0040 1-866-290-0040	Upper Shore (Caroline, Kent, Dorchester, Queen Anne's and Talbot Counties)	410-822-5400
Carroll County	410-751-2917		
Frederick County	301-662-4549		
Harford County/ Cecil County	443-512-0461		

OFFICE OF CHILD CARE REGIONAL OFFICES

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Anne Arundel County	410-514-7855	Montgomery County	240-314-1400
Baltimore City	410-554-8300	Prince George's County	301-499-6999
Baltimore County	410-583-6200	Allegany, Garrett, Washington Counties	301-791-4585
Carroll, Frederick Counties	301-696-9766	Calvert, Charles, St. Mary's Counties	1-800-874-6797
Cecil, Harford Counties	410-273-7655	Caroline, Dorchester, Kent, Queen Anne's Talbot	410-819-5801
Howard County	410-750-8771		
Somerset, Wicomico, Worcester Counties	410-713-3430		

LOCAL GOVERNMENTS

General Information Numbers Departments of Recreation Departments of Housing

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-777-2526	Harford County	410-638-3117
Housing	301-777-2372	Recreation	410-638-3571
		Housing	410-638-3045
Anne Arundel County	410-222-7000	Howard County	410-313-3000
Recreation	410-222-7300	Recreation	410-313-4700
Housing	410-222-6205	Housing	410-313-6320
Baltimore City	410-396-4804	Kent County	410-778-4600
Recreation	410-396-7900	Recreation	410-778-1948
Housing	410-396-4061	Housing	410-778-7423
Baltimore County	410-887-0000	Montgomery County	240-777-1000
Recreation	410-887-3871	Recreation	240-777-6810
Housing	410-853-8990	Housing	240-777-3600
Calvert County	410-535-1600	Prince George's Co.	301-952-4729
Recreation	410-535-2225	Recreation	301-952-3065
		Housing	301-883-5501
Caroline County	410-479-0660	Queen Anne'sCo.	410-758-4098
Recreation	410-479-8120	Recreation	410-758-0835
Housing	410-479-3000	Housing	410-758-3977
Carroll County	410-386-2400	St. Mary's Co.	301-475-4200
Recreation	410-386-2103	Recreation	301-475-4200
Housing	410-386-3600	Housing	301-866-6590
Cecil County	410-996-5203	Somerset County	410-651-0320
Recreation	410-392-4537	Recreation	410-651-4980
Housing	410-996-5245	Housing	410-651-1424
Charles County	301-645-0550	Talbot County	410-770-8001
Recreation	301-934-9305	Recreation	410-770-8050
Housing	301-934-9305	Housing	410-770-6821
Dorchester County	410-228-1700	Washington County	240-313-2210
Recreation	410-228-5578	Recreation	240-313-2805
Frederick County	301-694-9000	Wicomico County	410-548-4801
Recreation	301-600-2936	Recreation	410-548-4900
Housing	301-600-1061		
Garrett County	301-334-8970	Worcester County	410-632-1194
Housing	301-334-9431	Recreation	410-632-2144
		Housing	410-632-3112

LOCAL SCHOOL SYSTEMS INFANTS AND TODDLERS PROGRAMS

COUNTY	TELEPHONE	COUNTY	TELEPHONE
Allegany County	301-689-0466	Harford County	410-638-3823
Anne Arundel County	410-222-6911	Howard County	410-313-7017
Baltimore City	410-396-1666	Kent County	410-778-1350
Baltimore County	410-887-2169	Montgomery County	240-777-3997
Calvert County	410-535-7381	Prince George's County	301-265-8415
Caroline County	410-479-3246	Queen Anne's County	410-758-0720
Carroll County	410-876-4437	St. Mary's County	410-475-4393
Cecil County	410-996-5444	Somerset	410-651-1485
Charles County	301-609-6808	Talbot County	410-820-0319
Dorchester County	410-221-5207	Washington County	301-766-8217
Frederick County	301-694-1612	Wicomico County	410-677-5250
Garrett County	301-334-1189	Worcester County	410-632-2582

LOCAL SCHOOL SYSTEMS

General Information Numbers Directors of Student Services Family Support Services Coordinators

LOCATION	TELEPHONE	LOCATION	TELEPHONE
Allegany County	301-759-2000	Howard County	410-313-6600
Student Services	301-750-2081	Student Services	410-313-6662
Family Support	301-689-2407	Family Support	410-313-7161
Anne Arundel County	410-222-5000	Kent County	410-778-1595
Student Services	410-222-5322	Student Services	410-810-3170
Family Support	410-222-6911	Family Support	410-778-5708
Baltimore City	410-396-8700	Montgomery County	301-279-3391
Student Services	410-545-6485	Student Services	301-279-3912
Family Support	410-396-1666	Family Support	240-777-4809
Baltimore County	410-887-4554	Prince George's County	301-952-6000
Student Services	410-887-0238	Student Services	301-567-5702
Family Support	410-887-2169	Family Support	301-883-7428
Calvert County	410-535-1700	Queen Anne's County	410-758-2403
Student Services	410-535-7232	Student Services	410-758-2403
Family Support	410-535-7387	Family Support	410-827-4629
Caroline County	410-479-1460	St. Mary's County	301-475 5511
Student Services	410-479-3253	Student Services	301-475-5511
Family Support	410-479-4204	Family Support	301-475-4393
Carroll County	410-751-3000	Somerset County	410-651-1616
Student Services	410-751-3123	Student Services	410-651-1616
Family Support	410-876-4437	Family Support	410-651-9413
Cecil County	410-996-5400	Talbot County	410-822-0330
Student Services	410-996-5490	Student Services	410-822-0330
Family Support	410-996-5637	Family Support	410-820-7468
Charles County	301-932-6610	Washington County	301-766-2800
Student Services	301-392-7510	Student Services	301-766-2962
Family Support	301-934-7456	Family Support	301-766-8221
Dorchester County	410-228-4747	Wicomico County	410-677-4400
Student Services	410-228-4747	Student Services	410-677-4504
Family Support	410-221-0837	Family Support	410-677-5250
Frederick County	301-644-5000	Worcester County	410-632-5000
Student Services	301-644-5238	Student Services	410-632-5004
Family Support	301-600-1617	Family Support	410-632-5234
Garrett County	301-334-8900		
Student Services	301-334-8938		
Family Support	301-334-8119		
Harford County	410-838-7300		
Student Services	410-588-5334		
Family Support	410-638-3823		

LOCAL CORE SERVICE AGENCIES FOR MENTAL HEALTH SERVICES

COUNTY	TELEPHONE
Allegany	301-759-5070
Anne Arundel	410-222-7858
Baltimore City	410-837-2647
Baltimore County	410-887-2731
Calvert	410-535-5400
Carroll	410-876-4440
Cecil	410-996-5112
Charles	301-396-5239
Frederick	301-682-6017
Garrett	301-334-7440
Harford	410-803-8726
Howard	410-303-7350
Mid-Shore Counties (Caroline, Dorchester, Kent, Queen Anne and Talbot)	410-770-4801
Montgomery	240-777-1400
Prince George's	301-985-3890
St. Mary's	301-475-4200
Somerset	443-523-1810
Washington	301-739-2490
Wicomico	410-543-6981
Worcester	410-632-1100

LOCAL MANAGEMENT BOARDS FOR SERVICES TO FAMILIES-AT-RISK

COUNTY	TELEPHONE
Allegany	301-777-2008
Anne Arundel	410-222-7423
Baltimore City	410-662-5500
Baltimore County	410-887-4254
Calvert	410-414-5997
Caroline	410-479-4446
Carroll	410-758-6677
Cecil	410-620-0762
Charles	301-396-5238
Dorchester	443-523-1711
Frederick	301-600-3536
Garrett	301-334-1189
Harford	410-638-3166
Howard	410-313-1940
Kent	410-810-2673
Montgomery	301-610-0147
Prince George's	301-265-8446
Queen Anne's	410-758-6677
St. Mary's	301-475-4510
Somerset	410-623-2906
Talbot	410-770-6870
Washington	240-313-2090
Wicomico	410-228-0281
Worcester	410-632-3648

LOCAL LIBRARY SYSTEMS

COUNTY	TELEPHONE
Allegany	301-777-1200
Anne Arundel	410-222-7371
Baltimore City - Enoch Pratt Free Library	410-396-5395
Baltimore County	410-887-6100
Calvert	410-555-0291
Caroline	410-479-1343
Carroll	410-386-4500
Cecil	410-996-1055
Charles	301-934-9001
Dorchester	410-228-7331
Frederick	301-600-1630
Garrett County - Ruth Enlow Library	301-334-3996
Harford	410-273-5600
Howard	410-313-7750
Kent	410-778-3636
Montgomery	240-777-0016
Prince George's	301-699-3500
Queen Anne's	410-758-0980
St. Mary's	301-475-2846
Somerset	410-651-0852
Talbot	410-822-1626
Washington	301-739-3250
Wicomico	410-749-3612
Worcester	410-632-2600



301 W. Preston St., Suite 1007 Baltimore MD 21201 410-767-1100 410-339-7943 (fax) www.mdoa.state.md.us.